



YOUR NEXT STEP

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SENIOR FINANCIAL PLANNING CHECKLIST

Simple Money Planning Guide

Good financial planning helps you live with confidence, make wise choices, and enjoy peace of mind.



1. UNDERSTANDING YOUR INCOME

- Review all income sources:
 - CPP (Canada Pension Plan)
 - OAS (Old Age Security)
 - Pensions or savings
- Know when payments arrive each month



Knowing your income helps you plan and make confident decisions.



2. MONTHLY EXPENSES

- List regular expenses:
 - Rent or mortgage
 - Utilities (hydro, gas, phone)
 - Food and transportation
- Compare income vs expenses



Track your expenses to stay on budget.



3. BENEFITS & SUPPORT

- Check eligibility for government benefits
- Look into senior discounts and programs
- Ask for help if unsure (family or advisor)



There are many benefits available—make sure you receive what you're entitled to.



4. MANAGING PAYMENTS

- Set up automatic bill payments
- Keep track of due dates
- Review bank statements monthly



Stay organized and avoid late fees and stress.



5. STAYING SAFE

- Be cautious of phone or email scams
- Never share personal banking details
- Talk to someone you trust before sending money



Protect your money and personal information.



Remember: If it sounds too good to be true, it probably is.



Remember: A little planning today can lead to financial peace of mind tomorrow. You've worked hard—enjoy the life you deserve!



YOUR NEXT STEP
Resources for Life's Transitions

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Helping Seniors and Families Make Confident Decisions for a Better Tomorrow.