

Dig out of the red to keep your finances on track

With recent statistics suggesting that more Canadians are in debt and taking longer to pay it off, saving for the future might seem next to impossible. But personal finance experts say that if you have the right support and resources, digging yourself out of the red and saving for the future might not be as difficult as you think.

"There is a huge misconception out there that working with a financial advisor is only for those who have a lot of money," says Wade Stayzer, the vice president of retail and investment services at Meridian, Ontario's largest credit union. "But the reality is that working with a trusted financial advisor is the first step to getting your finances on track — no matter what your bank balance looks like."

A trusted financial advisor can coach you on ways to get out of debt sooner and minimize the amount of interest you're paying on your current debt. And very importantly, they

can help you create a realistic budget to ensure you're living well within your means. They can also help you put a plan in place to save for big ticket items like a first home or renovations, as well as save for the future.

Meridian offers tips to help you tackle your debt and save for your financial future.

Create a personalized financial plan: Work with a trusted financial advisor to create a plan. Be honest with your advisor and give them the full picture, making sure to include everything, such as daycare and commuting costs. It's important to meet with them at least once a year to re-evaluate your plan and make any adjustments necessary to keep you on track to reaching your financial goals.

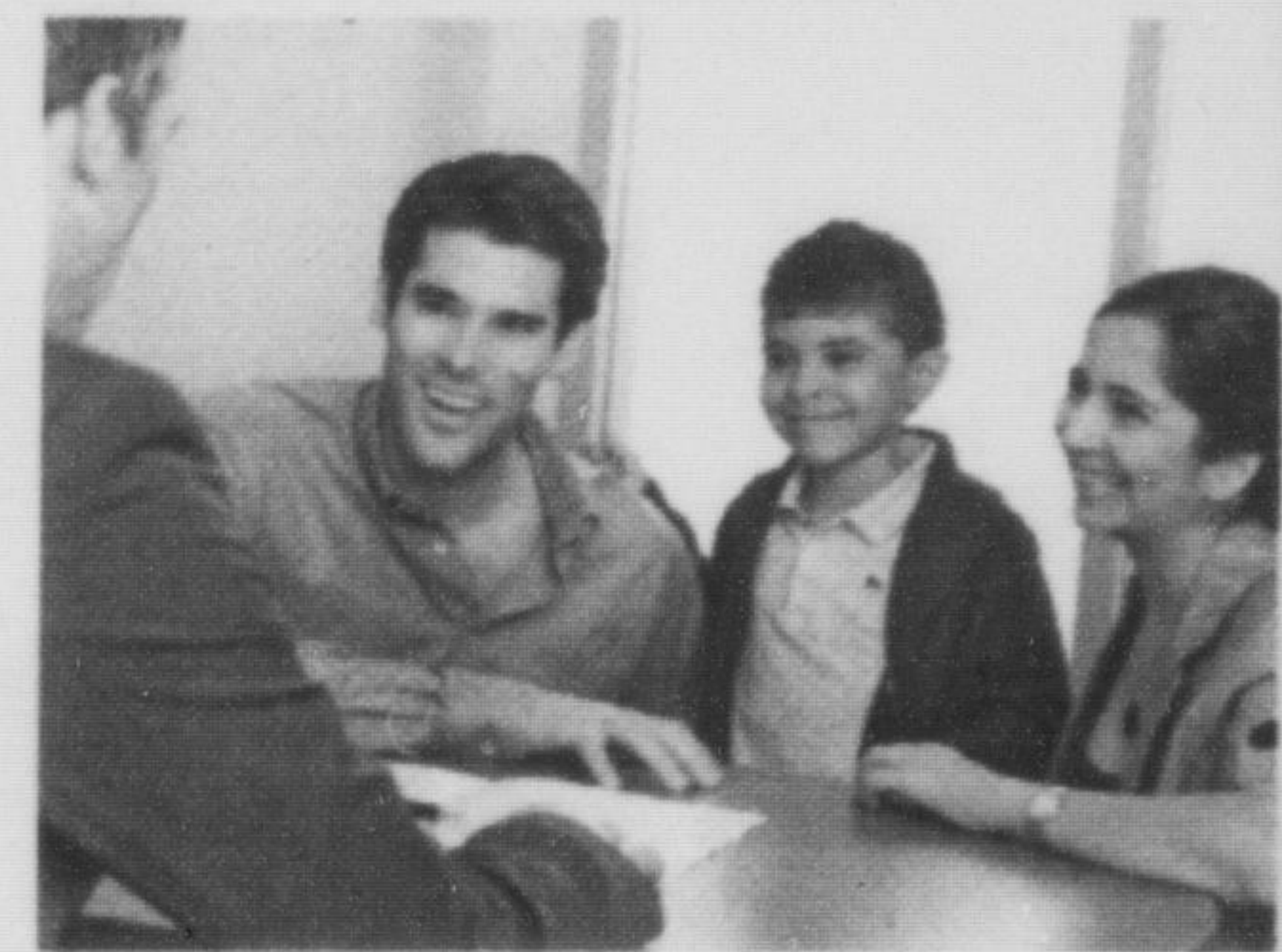
Be strategic: Pay off the debt with the highest interest rate first, while paying the minimum on the rest of your debts. Once that first debt is paid off, concentrate your efforts and funds in paying the next debt with the highest

interest rate.

Invest automatically: Saving for the future today isn't difficult if you put your savings on auto pilot. Many financial institutions provide pre-authorized contribution (PAC) plans, which automatically transfer funds from your chequing account into your savings investments on regular intervals. PACs are a great tool for contributing to RSPs and if you coordinate the withdrawals to align with your payday, the money won't even be missed.

Make financial resolutions: Be more proactive about your personal finances and start getting organized for the new year now. Determine what your goals are and work with your trusted financial advisor now to build a plan that will set you up for financial success next year.

Take advantage of other resources: You can get some great budgeting advice from a variety of sources including software programs that



help you track your day-to-day spending. "Many financial institutions like Meridian," says Stayzer, "also offer online household budget calculators that you can use to keep track of your expenses."

More information is available online at meridiancu.ca.

www.newscanada.com



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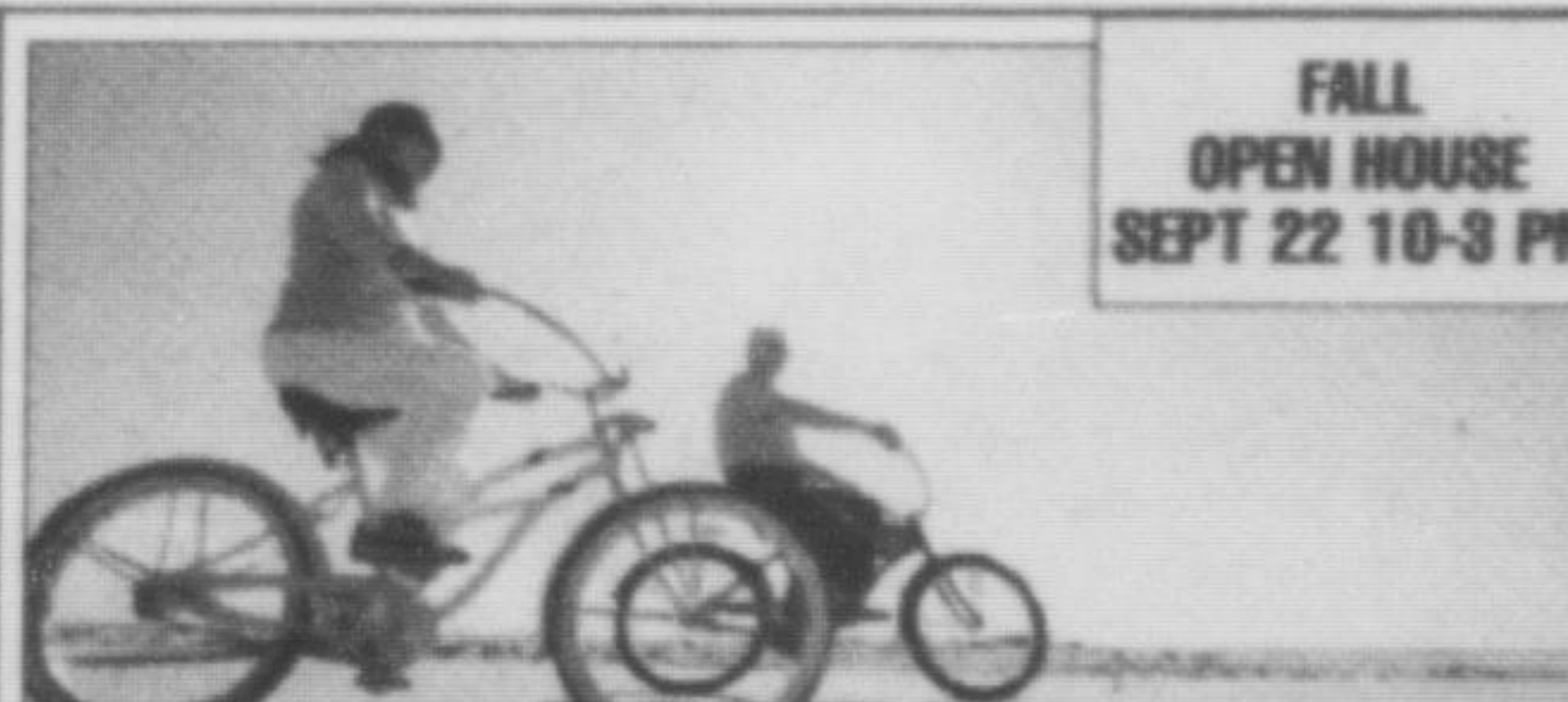
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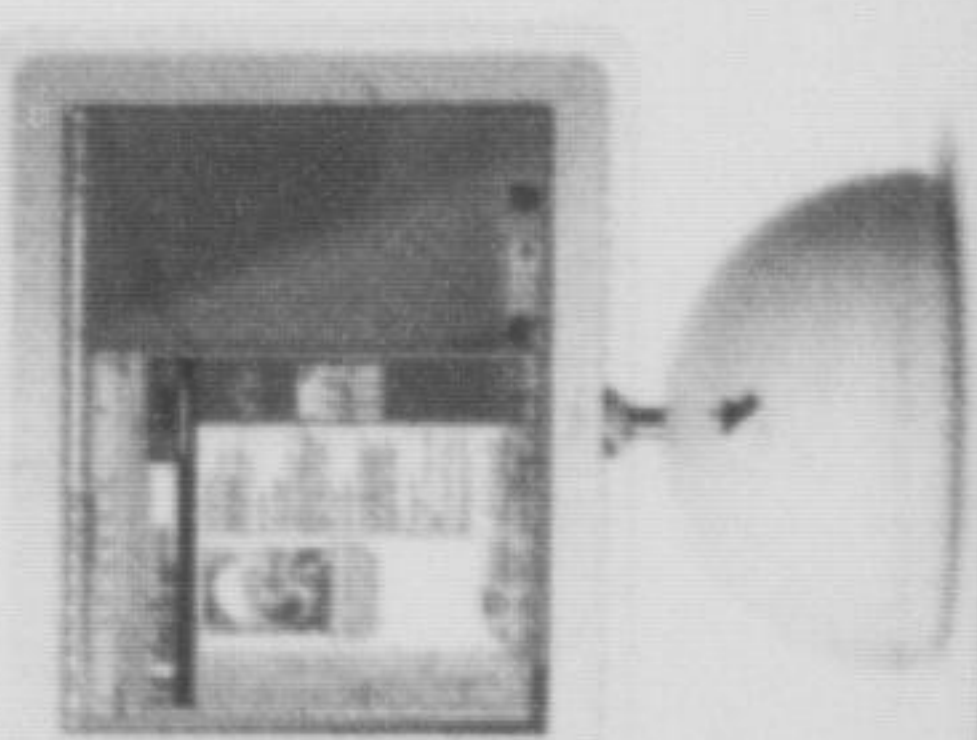
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