
Thanks for keeping your social distance!



IRONSHIELD[®]
FINANCIAL PLANNING

TAKE 5 WEDNESDAY

Hi

Here is your weekly dose of "TAKE 5 Wednesday", a list of what I'm enjoying, pondering and working on.



Adapting to your changing financial situation as COVID-19 drags on

Many Canadians are finding it difficult to stay on top of living expenses or save money as we begin the second year of the COVID-19 pandemic. Some of us have lost our jobs or been forced to find new ways to make ends meet, let alone put money aside for emergencies. [This article](#) shows you steps to take immediately when you experience a pay cut or transition from a two-income to a one-income household.



Protect yourself if you upgrade your backyard this summer

Outdoor improvements are among the most popular projects for homeowners right now. If you are upgrading your backyard this summer, make sure you know the risks of installing a pool, or building a new deck or gazebo. Your insurance premiums may go up or down as a result of your outdoor home improvements. Click [here](#) to learn more.



How does credit card debt affect a mortgage application?

When you apply to borrow money to purchase a home, lenders collect your financial information before determining how much they will lend you. Your debt and your repayment history affect your mortgage application dramatically. If you're shopping around for a mortgage, [here](#) is what you need to know.



Money tips for the gig economy

The "gig economy" typically refers to short-term, temporary or freelance work where people find jobs through apps or online platforms. As a gig worker, your income is likely to fluctuate because the amount and type of work you find may be unpredictable. Managing your budget can be a challenge, especially if you're trying to save, invest or reduce debt. Here are some financial tips for people working in the gig economy.

Quote I'm pondering

"Learning never exhausts the mind."

– Leonardo da Vinci

Thanks for TAKING 5!

Scott

Whenever you're ready... here are 3 ways I can help:

Option 1.

Let's have a chat: Just [CLICK HERE](#) to see my calendar through our online scheduler. Then, select a time that works for you. The scheduler will book our time and send you the call-in details.

Option 2.

Let's "meet": If you would like to book a free, no-obligation information session, please email me at scottplaskett@ironshield.ca and we can coordinate a time that fits into your schedule.

Option 3.

Attend my next free webinar: Every Friday I get together online with a handful of other local business owners and share with them the most current research and insights into proper financial planning - specifically for business owners. If you'd like to participate or just listen in on the next session, please email me at scottplaskett@ironshield.ca and I'll forward you the details.

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