



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.



How to remove collections from your credit report

When creditors send your debt to collection agencies, your information is reported to the major credit bureaus. [Here are the steps](#) to dispute inaccurate or incomplete information on your report and help you clean up your credit report.



Tax- Free Savings Account - how to deal with a dreaded overcontribution penalty tax

From time to time, some taxpayers get confused when tracking their Tax-Free Saving Account contribution limit, and they end up putting too much money into their account. If you get hit with an overcontribution tax, you can request the Canada Revenue Agency to waive or cancel it. [Here is an article](#) about one taxpayer who received a large TFSA penalty tax that the CRA ultimately refused to waive. He took the matter to federal court.



Does money stress you out?

Could you use some help getting a handle on your finances—and your financial stress? [Here are some tips](#) you can use now and in the future.



Is private school worth the investment?

Do private schools offer superior education? Spending hundreds of thousands of dollars on your child's education is no snap decision. [This article](#) talks about if investing in private schools can deliver the results you are hoping for or if there are other ways your money could be more effective for your child.

Quote I'm pondering

"Life isn't about finding yourself. Life is about creating yourself."
— George Bernard Shaw

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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