

It's time to take 5 minutes to refresh your mind. We think we found some interesting articles about personal finance that can save you time and money.



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FINANCIAL PLANNING

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How much credit card debt does the average Canadian have?

Canadians' credit card debt surged to roughly \$4,600 in late 2024, outpacing other debt types, with a record \$2.5 trillion total consumer debt. Missed payments also climbed, impacting over 1.3 million people. Millennial and Gen Z borrowing drives much of this increase. Want a deeper dive into Canada's debt landscape? Read the full [article](#).



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Budget Planner

Craft your personalized budget effortlessly with this [Budget Planner](#). In just three steps, input your income and expenses to visualize your finances. Don't worry if you're missing details; save your progress and return anytime to complete your plan. Start budgeting smarter today!



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Why feedback can make work more meaningful

Managers often dread giving feedback, fearing awkwardness and conflict. Yet, beyond performance correction, feedback is crucial for fostering meaning in work. Employees, especially Gen Z, crave purpose, which drives productivity and satisfaction. Effective feedback links daily tasks to a larger purpose, creating a more fulfilling and impactful work experience. Here are [three](#) reasons why feedback can create more meaningful work.



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3 ballooning costs too many people underestimate in retirement

Retirement planning extends beyond just saving. Expenses persist, even without income. While many plan for standard costs, unexpected ones often arise. Experts warn against underestimating these hidden expenses. Overlooking [these](#) can significantly impact your financial stability in retirement, highlighting the need for comprehensive planning beyond simple savings.

Quote I'm pondering

"How long are you going to wait before you demand the best for yourself?"
— Epictetus

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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