

It's time to take 5 minutes to refresh your mind



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.



Download

How does a cash back mortgage work?

A cash back mortgage provides upfront cash when buying a home, useful for expenses like closing costs or renovations. However, this convenience often means a higher interest rate on the entire loan and potential penalties for breaking the mortgage early, requiring repayment of the advanced cash. [Discover](#) if this option suits your financial situation by reading the full article.



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2025 Complete guide to the Canada Small Business Financing Program

The Canada Small Business Financing Program (CSBFP) helps secure loans by having the government guarantee up to 85%. It's for businesses under \$10M revenue, funding property, equipment, or renovations, with loans up to \$1M. [Explore](#) pros and cons of the CSBFP and learn if this program can boost your venture.



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How to protect yourself from identity fraud in Canada

In 2024, Canadians lost \$638 million to fraud, with identity theft leading. Scammers use sophisticated tactics like AI deepfakes. Less than 5% of scams are reported, so true losses are higher. Learn how to protect your identity and what to do if it's stolen. [Read](#) the full article for vital prevention tips.



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The hows, whys, and benefits of TFSAs

TFSAs offer tax-free withdrawals and income growth, though contributions aren't deductible. Contribution room carries over and replenishes, but year-end withdrawal/re-contribution has restrictions. The 2025 limit is \$7,000 plus unused room. Crucial rules apply. Uncover all TFSA details in this [article](#).

Quote I'm pondering

"You cannot change what you refuse to confront."
— John Spence

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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