



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.



### **Five ways to prepare your finances for the holidays**

Holiday spending quickly spirals out of control with gifts, travel, and celebrations. To ease financial stress, start by creating a detailed holiday budget now and stick to it, being mindful of credit card use. Saving small amounts early and choosing thoughtful, affordable gifts are also key strategies. Use these 5 essential [tips](#) to keep your finances intact this season.



### **Is being too nice with money costing you?**

Unintentional generosity and social pressure can quietly sabotage your savings. Many people overspend without realizing the total cost of habits like buying rounds or over-gifting. Tracking expenses by category often reveals surprising leaks in your budget. [Learn](#) nine common habits that might be costing you more than you think.



## 4 research-backed ways to beat the winter blues in the colder months

The shift to winter brings more than "winter blues"; it can cause Seasonal Affective Disorder (SAD), affecting up to 6% of Canadians. Reduced natural light disrupts our circadian rhythm, lowering mood-regulating serotonin. However, intentional, evidence-based practices can make winter more liveable. [Discover](#) four effective approaches to boost your mood this season.



### **It's never too early to start holiday shopping!**

Struggling with holiday gift ideas? This annual "Gifts We Love Awards" highlights top finds for everyone on your list, from family to tweens. It offers a dedicated gift guide hub featuring affordable, practical items that can be easily delivered. [Start](#) your stress-free shopping right now! Explore our favorite curated gifts in the full article.

### **Quote I'm pondering**

"The Fates lead the willing, but drag the unwilling."

— Cleanthes

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](mailto: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](mailto:scottplaskett@ironshield.ca) and I'll forward you the details.