



IRONSHIELD®
FINANCIAL PLANNING

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 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.