



IRONSHIELD®
FINANCIAL PLANNING

Take five and read through some articles we think could offer an interesting perspective.



5 signs you're doing well financially right now

True financial wellness depends on effective money management, not just high income. Key indicators of lasting prosperity include eliminating credit card debt, living below your means, and having ample emergency funds. Consistently investing and growing your net worth annually also demonstrate strong financial discipline. [Discover](#) the five crucial benchmarks that show you are on the right financial track.



Money-saving gifts that keep on giving

Amid the high cost of living, 80% of Canadians plan to reduce holiday spending and prioritize local goods. This year, focus on gifting items and services that offer long-term savings, ideally from Canadian companies. This thoughtful approach aligns with budgeting efforts while supporting local businesses. [Explore](#) our favourite money-saving Canadian gift ideas for 2025.



Holiday stress: an 'Invisible Day' could help you reset

Rising stress from constant demands and external pressures, such as the spread of misinformation, makes the concept of an “invisible day” more valuable than ever. This self-care trend encourages unplugging and decompressing, giving your nervous system a chance to reset and potentially boosting your sense of well-being. [Learn](#) how taking an invisible day can help you cope during busy periods by reading the full article.



People chasing early retirement look at things differently

The FIRE (Financial Independence, Retire Early) community views money as freedom and time, often mentally converting major purchases into "years of freedom" or "hours of work." This mindset, while driving savings, makes it challenging to spend and enjoy life post-retirement due to ingrained frugality. [Explore](#) how FIRE enthusiasts manage this balance between saving and living.

Quote I'm pondering

"To appreciate the beauty of a snowflake it is necessary to stand out in the cold."

— Aristotle

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.