

Online Courses

~Videos, Quizzes, Exercises & Checklists~



Course Listing

- Business Planning: Effective Methods For Achieving Your Business Goals
- Every Canadians Guide to Financial Prosperity
- Personal Goal Planning
- Personal Income Tax in Canada: Good Stuff to Know
- Starting a Successful Business: Stuff You Need to Know
- Basic Governance for Board Members
- Financial Policies for Directors
- Policy Development for Directors
- Understanding Financial Statements for Board Members



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HOLIDAY SURVIVAL GUIDE

*Your Guide to Dealing with the
Priorities and Financial Stresses
of the Holiday Season*

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HOLIDAY DINNER DECISION, USING ADAPT FRAMEWORK

A uthority - Who decides where the dinner will take place?

D iligence - Do we have all the information? Who is coming? When and where is the dinner taking place?

A ccountability - Are we ready to call it? And take the heat?

P olicy - Did we decide this last year? Like one year my family, the next yours?

T ransparency - Can we explain how the decision was made?

APPLYING STRATEGIC PLANNING TO THE HOLIDAY SEASON

1. What does this holiday mean to us?

- Chance to get together with friends and family?
- Rest from the busyness of everyday life?
- Chance for a serious party?

2. To whom are we accountable?

3. Who cares how we behave and what we do?

4. How will we measure success?

WHAT WILL YOU BE SPENDING?

Holiday Travel (Vacation, family visits)

\$ _____

Holiday Gifts (Make a list with a budget for each)

\$ _____

Holiday Entertainment (New Years, Christmas, etc.)

\$ _____

Childcare (Kids are off school)

\$ _____

Holiday decorating?

\$ _____

Festive clothing?

\$ _____

TOTAL

\$ _____

WHERE DOES THE MONEY COME FROM?

Savings \$ _____

Credit cards \$ _____

Other sources \$ _____

TOTAL (Same number as spending) \$ _____

If you plan to put your holiday spending on credit cards, how many months interest will you be paying?

YEAR-END TIPS

Medical Expenses

Do you know if you have enough to claim? Are you close? Should you get that dental work done?

Charitable Donations

If you are planning to make more donations - best get that done soon.

Business Owners

Schedule the year-end inventory count. Remember to take a picture of your odometer reading at the end of the year for your mileage log documentation.

Debi Peverill

~Author~



Debi J. Peverill has 40+ years experience speaking and writing professionally about financial stuff.

She delivers her messages in a frequently humorous and easy-to-understand manner that makes these sometimes dry topics, engaging and memorable.

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