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New Year, New Dreams

It's January! You have grand plans to make this year the best ever! In fact, having a little down time over the holidays made you realize that you look forward to a few special things in life. Maybe it's a special holiday, maybe it's planning for a vacation property, or deciding when to retire. Each takes some extra money, and a gamplan to succeed.

Next week, reality will set in, the bills start coming, work gets busy and those plans get waylaid again. Isn't it time to really decide how to fund your dreams! To live the life you deserve.

This is your dream. Isn't it time to put your vision first. Isn't it time to find a way to make it happen?

Recently, I've come across the best way of helping my clients to make these dreams become reality. And it's called **The Cash Flow Plan**.

How does it help? It provides a comprehensive written plan including specifics on your personal spending based on a customized process that allows a Cashflow Specialist to work with you to help meet those goals.

Who does it work for?

- You make a good living, but wonder if you have enough to show for it.
- Your current strategy is all about product, not about your plan.
- You are committed to funding your dreams, and willing to take steps to get there.

How do we do it?

- 1) Complete a Cashflow. This special spreadsheet outlines your current spending, and provides a base of how to proceed.
- 2) Review your priorities and identify the dreams you want to fund. By identifying your top priorities for the short-term and the long-term, we can identify a structured cashflow plan to help ensure your dreams are met.
- 3) Enjoy. Following our quick and easy plan means that you will save money and get ahead. By focusing on your priorities, and stopping the money leaks, your life can be more fulfilled and so you enjoy the journey, knowing that the destination is truly achievable.

In fact, by making small changes now, you can enjoy life and have more over the long-term. Small changes can make a world of difference, but it starts with you.

Most plans tell you what to save, but never how to do it. Cash Flow Planning helps to execute ideas so you can achieve this with the help of a certified Cash Flow Planner.

We have never been trained to manage money. There was no cash-flow course in high school, yet it's critical to all our success. So, by using a foolproof plan, hiring the coach to help you get there, you are on the road to success before you know it.

Want to know how to fund your dreams? Sign up for a "Cash Flow Workshop" in your area. Let 2017 be the year you actually make your dreams happen. It's your future, so take 1 step to make it the best it can be.

Janine Purves, CFP, CPCA, CCS is a Senior Financial Advisor with Assante Capital Management Ltd. (a member of the Canadian Investor Protection Fund and is registered with the Investment Industry Regulatory Organization of Canada). Please contact me at 905-707-5220 or email at jpurves@assante.com to discuss your particular circumstances prior to acting on the information above.