

Media Advisory

Top Three New Year's Financial Resolutions

Are you the Great Procrastinator? Here are some New Year's Financial Resolutions to get the year started right from Ottawa author and CFP, Robert Abboud. His book, *No Regrets, A Common Sense Guide to Achieving And Affording Your Life Goals* offers readers timely advice.

“By following these simple suggestions, you will be able to look back on 2009 with No Regrets.”

Financial Resolutions for 2009

#1 Take Control of Your Cashflow.

Too many people live month-to-month. They are not aware of where their money goes, and they feel like they are never getting ahead of the game. A business would never consider working without a budget, neither should you.

#2 Find Out What Your *Magic Number* is.

More than 73% of Canadians say that a financial plan is important to them but less than 30% actually have one. At the bare minimum, ask your advisor for a retirement plan that includes your *magic number*--the amount you need to save each month so you can hit your retirement goal when you want to.

#3 Set Three *Life Goals* and Work Towards Them.

Set an hour aside and start a list of goals you want to accomplish during your lifetime. Do you want to start your own business? Do you want to take a family trip to Disney in five years? Visit Tuscany for your 10th anniversary? Set these goals down in writing and then pick your top three to focus on this year.

No Regrets offers practical and helpful advice on setting and achieving your goals.

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