How to Get Ahead in 2017 - with Rob Carrick

Your Personal Finances in a World of Stagnant Wages, Low Interest Rates, Rising Living Costs, Volatile Stock Markets and Donald Trump
Personal Finance To-Do List

- Pay down debt
- Build an emergency fund
- Strategize about housing
- Ramp up your savings
- Be realistic in your expectations for investment returns
- Do a retirement savings checkup on yourself
- Get help if you need it
Let’s look at your paycheque
Another look at income

Share of Low-Paying Jobs Among Prime-Age Workers

Below Average Wage Jobs (Age 25-54)

Source: Statistics Canada, CIBC
Borrowing binge - time for a reset

Source(s): CANSIM table 378-0123.
Housing: Can it keep rising forever?

- U.S. Mean Home Prices: Total Existing Homes $, National Assoc of Realtors
- Average Home Price, Canada $, CREA
Why your cost of living is rising
The Trump Effect
The megatrend everyone secretly doubts
What government finances mean to your finances
Some things are going right

- Low inflation
- Low interest rates
- Governments are cautious about raising taxes
- We’re living longer, so we have more time to reach our goals
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Do your own retirement checkup

Your tax dollars well spent...

Google this: The Canadian Retirement Income Calculator
https://srv111.services.gc.ca/generalinformation/index/