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WRAPPING UP THE YEAR TOGETHER

December is here, bringing cozy nights, festive lights, and time spent with the people who matter most. As we wrap up the year, we're sharing helpful tips, seasonal insights, and a few reminders to help you enjoy the holidays while staying financially confident.

HOLIDAY CHEER WITHOUT THE STRESS

December is the month of holidays and festive traditions – and also the season of incredibly high stress levels. If you need some fresh ideas on how to destress, give one of these a try:

- **Forget Perfection.** Keep the mantra 'water off a duck's back' in your mind for all the hiccups you encounter.
- **Set Boundaries.** Remember – it's okay to say no to things. You don't have to attend everything, make every recipe, shop for every person, and so on. Set a boundary that balances showing up for others and maintaining your own well-being.
- **Share Tasks.** Don't try to do everything yourself! If you're hosting, have guests bring things like food items or drinks!

Hopefully these tips help keep you grounded during this busy season. Now on to this month's content!





2026 FINANCIAL RESOLUTIONS: SET YOURSELF UP FOR SUCCESS

December is the perfect time to think ahead to your 2026 finances. Before diving into big goals, let's revisit a few important basics—no judgment if you're still working on them:

- Pay down high-interest debt, especially credit cards. A consolidation loan may help if you're juggling multiple balances.
- Automate your savings. Even \$50 per paycheque adds up.
- Let go of past mistakes. A fresh start begins now.
- Check your credit score and focus on paying bills on time and closing unused accounts.

Now, onto three key questions to guide your financial reset:

1. When did you last review your accounts? 🔍

Review them monthly or quarterly to spot unauthorized charges and cancel unused subscriptions.

🔗?? 2. What are you saving for?

Stay organized with separate accounts, apps, or spreadsheets, and consider investing for long-term goals with professional guidance.

3. Do your spending habits need an edit? 💰

Review the past few months of statements to spot patterns you'd like to change. Improving your financial literacy through podcasts or videos can also help you make more confident decisions.

Final tip: Take the emotion out of your finances. Clear goals, better knowledge, and a simple plan can set you up for a stronger, more confident 2026.

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IMPORTANT UPDATE ON INTEREST RATES AND RENEWALS

Brought to you by your Personal Mortgage Advisor, Bill Fraser.



We've shared a quick video update above with a timely look at what's happening in the rate market and why now is a key moment to pay attention. While the overnight lending rate has remained steady, we're already seeing fixed rates increase, making planning ahead especially important.

Click the TV screen above to watch the full video update, then book a time to chat with us or reply to this email if you have any questions or concerns. We're here to help you stay one step ahead!



And that's a wrap for December! Wishing you and yours all the best this festive season. Happy holidays!

