

## Your New Financial Chapter

### Understand Your New Financial Picture

- List your assets, debts, and income sources.
- Track monthly income vs. expenses.
- Build awareness before making big financial decisions.

### Protect Yourself Going Forward

- Review life insurance needs.
- Ensure you have disability insurance if possible.
- Check health benefits coverage.
- Update all beneficiary designations.

### Update Important Documents

- Will
- Power of Attorney
- Personal Directive / Health Directive
- Beneficiaries on investments, pensions, and insurance.

### Rebuilding Your Savings & Investments

- Start with small, consistent contributions.
- Use automatic savings if possible.
- Revisit TFSA and RRSP contributions.
- Focus on long-term rebuilding rather than quick wins.

### Build Strong Financial Habits

- Create an emergency fund (3–6 months of expenses).
- Track spending for the first year.
- Avoid major financial decisions immediately after separation.
- Celebrate small financial progress.

### Looking Forward

- Think about your next chapter.
- Set new financial goals.
- Rebuild retirement planning over time.
- Remember: financial recovery is possible.