Having Children

We can't help you catch up on your sleep, but we can help you with the cost of being a parent. Whether it's diapers, RESPs, or unpredictable expenses, our website offers many useful tips to make your financial life easier.

Goals for the next five years: Do you need to buy hockey equipment, or are you planning to move to a bigger home? Let us show you how to save money and manage your expectations so you can meet them.

Identify lower-priority items: We can help make parenting an even more rewarding experience through our creative money-saving tips and by teaching you how to plan ahead. Cutting costs will allow you to save toward your goals.

Future priorities and household income: Whether both partners are earning income, or you're managing a home by yourself, you'll need to determine how to finance your family. Fortunately, we have many useful tips and tools to help you through it.

Preparing financially for a baby: Our website offers several planning tools. Our Budget Calculator helps you plan for initial expenses like a crib and a stroller, as well as ongoing expenses, such as diapers and child care. We also list some things for you to consider, such as the amount of money and benefits you are eligible for while you are on employment leave. Knowing that you are financially prepared will help you enjoy the anticipation of your baby even more!

Saving for your child's education: The earlier you start investing in RESPs, the less challenging it will be to meet your education savings budget. Let us show you exactly what an RESP is so you can start saving today.

Establish your financial priorities now!

Visit www.itpaystoknow.gc.ca to find out about all of our Life Events.

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