

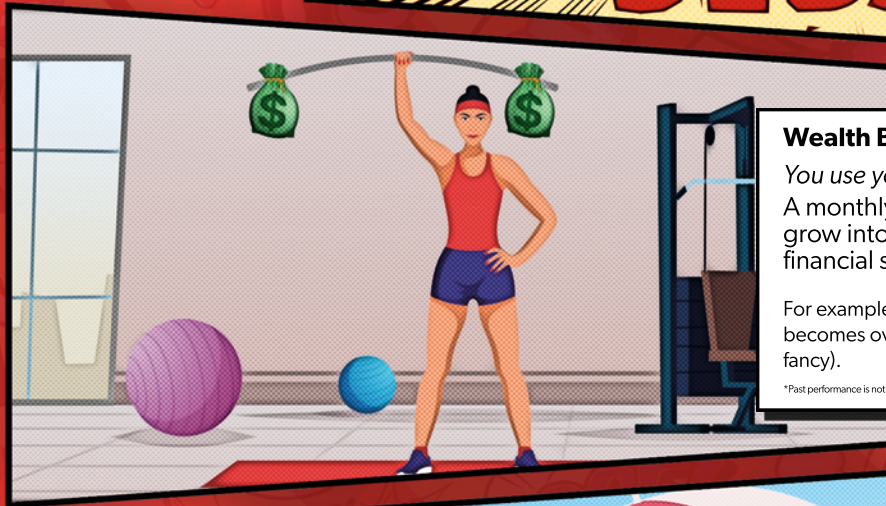
What kind of money move will you make?

Are you a Debt Smasher who loves watching their credit card or loan balances disappear? A Wealth Builder with long-term goals in mind? Or a Treat-Yourself Type who knows a little joy goes a long way? However you roll, a SISIP advisor can help you make the most of it.

Debt Smasher

You put your extra money to work eliminating debt. Even a small increase in payments can shrink your balance and your stress.

Like, If you owe \$2,000 on a credit card at 19.9%, bumping your payment from \$50/mo to \$100/mo could clear your debt in less than half the time and save you ~\$850 in interest.



Wealth Builder

You use your extra money to build future wealth. A monthly contribution to your TFSA or RRSP can grow into a small fortune and help to reduce financial stress.

For example, \$100/mo invested at an average of 7.99% becomes over \$18,000 in 10 years (without doing anything fancy).

*Past performance is not indicative of future results. Speak with your advisor. Source: [Savings - Investia Financial Calculators](#)

Treat-Yourself Type

You use your extra money to enjoy the moment. New phone? Weekly mess lunch? Better car or truck? Just remember to pay yourself first.

If you do have some extra cushion, here's a tip: park it in a TFSA first. If you still want that splurge next month, you'll have the cash, plus interest (and less regret).



No matter which type you are, any extra financial bump is an opportunity.

Take control of your financial future today! Even small monthly changes can make a big impact over time—whether you're paying down debt, building your future, or simply taking the pressure off your budget. The power is in your hands. What kind of money move will you make?

Need help deciding? Talk to your local SISIP advisor or check out the [Money Mastery Portal](#) to explore your options.