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Planning Investing Lending

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LENDING

**Exclusive rate special:**  
Jumpstart your financial resolutions for 2017 by consolidating your multiple high-interest loans and cards into ONE extra low **2.35%\*** secured line of credit through Educators.

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*\*For the first 90 days, after which the rate goes up to 2.85%.*



Your year-end financial checklist:

### Take advantage of tax credits NOW to maximize your 2016 return

The school year may only be half over—however, the calendar year is rapidly coming to a close. If those New Year's resolutions for 2016 somehow got away from you don't worry, you're not alone. According to a December 2016 national Ipsos poll, 73% of Canadians didn't follow through with their resolutions. Whoops. Oh well. Better follow through next year, right? Yet if you wait until January 1st, it'll already be too late to truly maximize any financial resolutions you may have.

[That's why you need to get this tax-saving to-do list done before the clock strikes 12 on New Year's Eve](#)

### Start using a TFSA to live larger and be taxed smaller later in your career

**Have you started the countdown to retirement?**  
Maybe you've recently retired? Or perhaps you've already been enjoying life after school for some time now.

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PLANNING

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eTIP

Wondering about the deadline for 2016 trades settlements? [Find out more here.](#)

With the holiday season around the corner, we would like to share with you our hours of operation. [Holiday hours.](#)

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Wherever you are on the retirement spectrum, it pays to give some thought about how you want to spend the next chapter in your life—and more importantly, how you plan on funding it. Because there IS the possibility you may need more than just your pension income to fund the kind of retirement you have in mind.

[With a new year of contribution room just around the corner, here's how a TFSA can help you with that...and find out how you can get a chance to WIN an iPad!](#)

Get those RESP contributions in before the end of the month

The RESP deadline is December 31st. Miss it and you'll also miss free money in the form of the Canada Education Savings Grant (CESG) where you'll receive a 20% grant on every dollar you contribute annually (*maximum \$500 on \$2,500 contribution, up to a lifetime max. grant of \$7,200*). In addition to being a smart investment, an RESP also makes the perfect gift for the child on your list.

[Learn more about why you should consider putting an RESP under the tree this year...](#)

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