

Money Toolkit for Autistic Families



Finding, Keeping, and Stretching Every Dollar



Who are we?



Betty Payne



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Gina Payne



Matt Pearcey



Mike Wojcicki



SOLOMON Financial

Make money work



What do you do?

- For 2 minutes, ask your neighbor a question:
 - What have you done for previous jobs?
 - What does your spouse/partner do for work?
 - What did your parents do for work?
 - What is your favorite hobby?



Why might we just be surviving?

85% of Canadians say living paycheque to paycheque is the “new reality”, up from 60% in 2024.

- Daily Hive, 2025

48% rely on credit cards for large purchases.

- Daily Hive, 2025

7% of Canadians are saving the recommended 20% of their income.

- Money.ca, 2025

11% of families with kids with special needs have lost their job. Many families reported additional employment difficulties (reduced hours, lost opportunities).

- Canada.ca, 2006

Some people are thriving! There is hope.

Where are we?

Where is my money going??

Acceptance of where we are

(with no judgement as to where your starting point is and that it is YOUR starting point)

Where are we going?

Commitment to meaningful action in the direction of where we want to go.



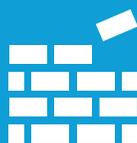
Outcomes for Today: Cashflow Planning



Empower you with financial literacy that is applicable to where you are right now



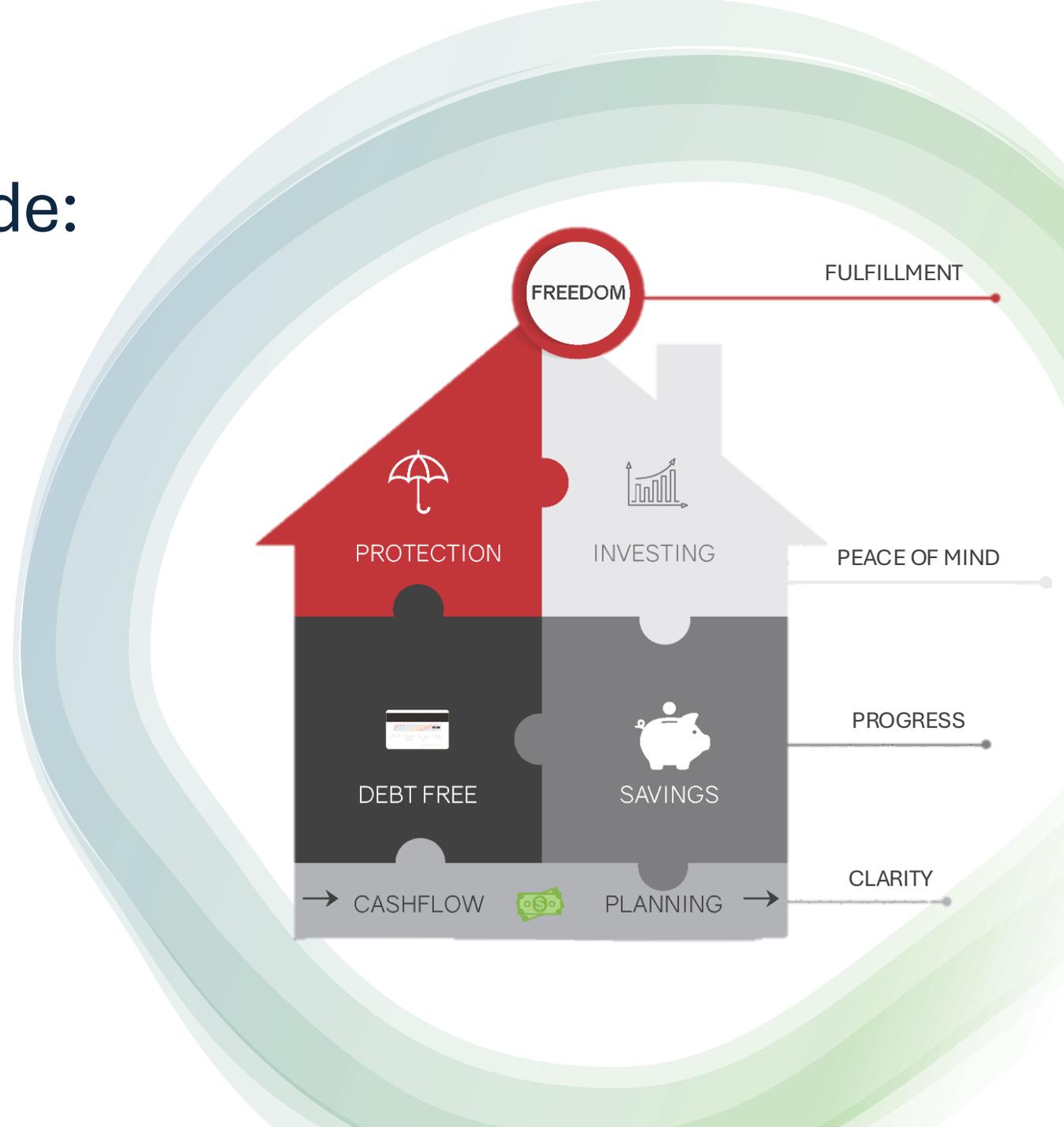
Learn recommended tools and processes to start tackling your unique situation



Optional: Continue on your own or ask us to help
(Note: all information stays confidential)

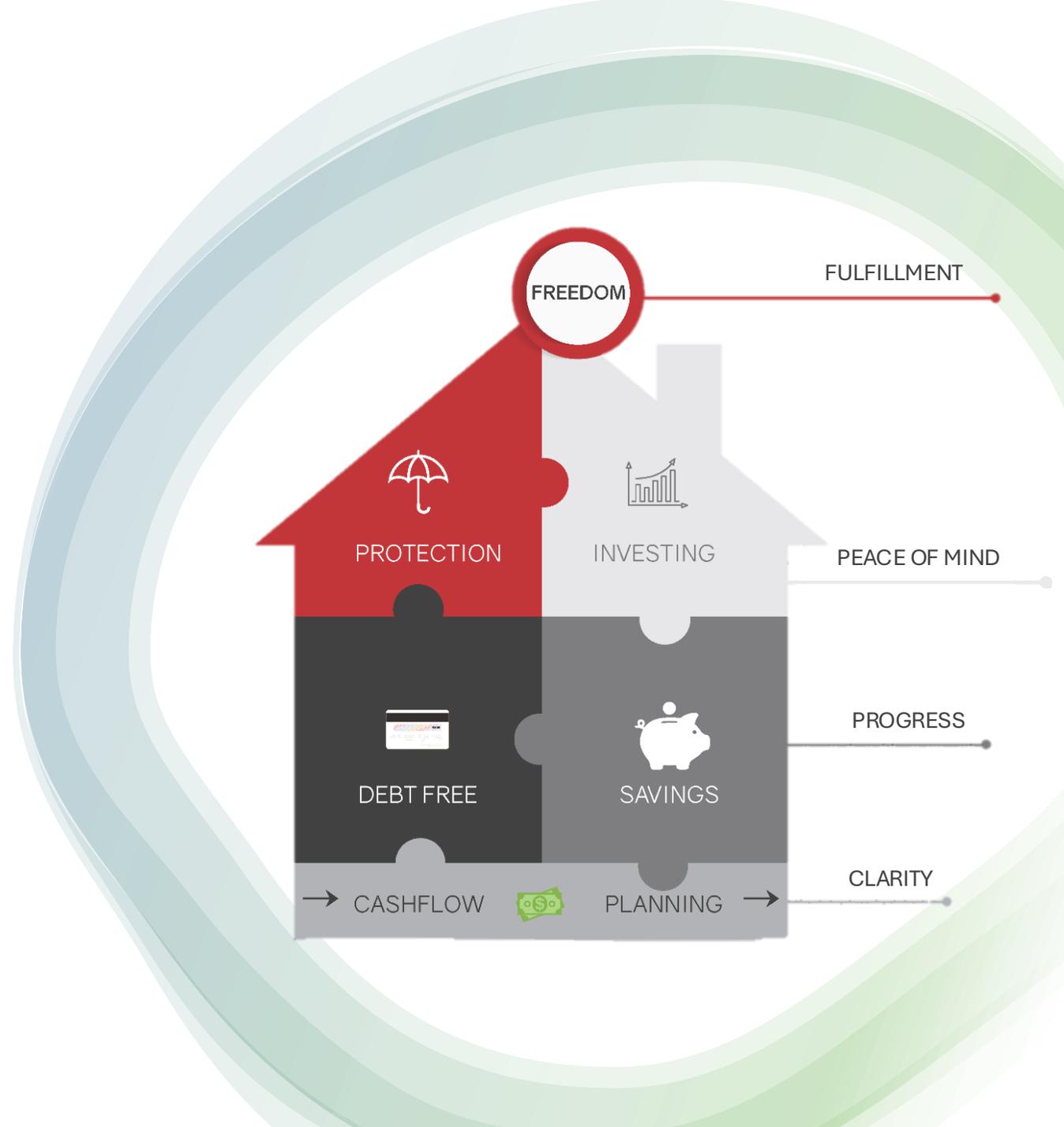
Moving Out of Survival Mode: Fundamentals

1. Cashflow
2. Debt Management
3. Cash Savings
4. Protection
5. Investing
6. Retirement/Estate Planning



Fundamentals

1. **Cashflow**
2. Debt Management
3. Cash Savings
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Accessing the Tools

- QR Code
- Physical copies available

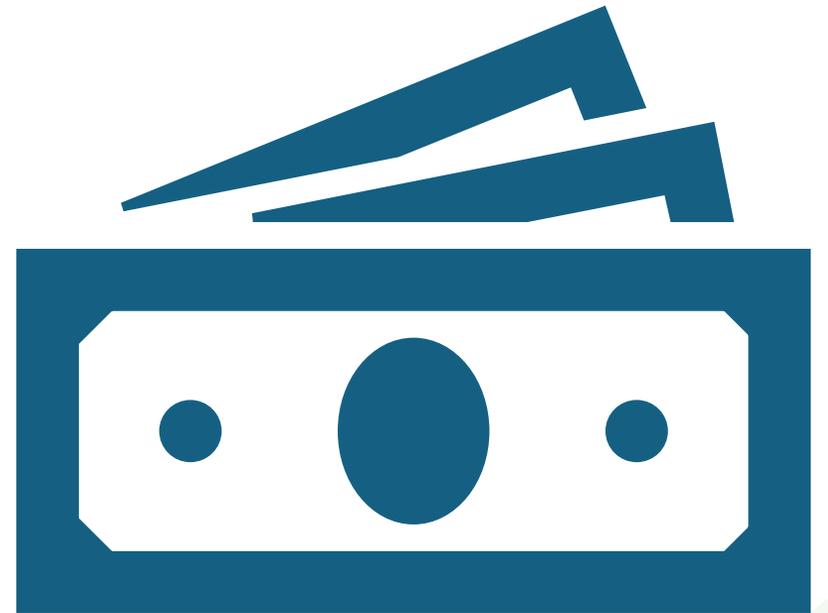
Accessing Resources: Thinking Outside the Box

- Accessing funding
 - FSCD, DTC, other tax credits, grants (in partnership with CAS management)
- Disability Tax Credit
 - SLP, OT, Psychologist from CAS to help with DTC forms
- Addressing Unique Expenses
- Guided planning of dreams and goals
 - 5, 10, 15+ years out
- What does a "good accountant" do for you here?



Cashflow Planning

Frame: A cash flow plan is a forward-focused action plan that you can rely on to help you manage money so that you have more time and energy to refocus on yourself and your family.



Cashflow



This is the Foundation for everything else



Tracking expenses

Fixed v. variable

Monthly v. non-monthly



Plugging Leaks



"Infrastructure"



The story matters just as much as the data

Household Income

Source e.g., salary, business, pension, CCTB, UCCB, disability or other govt. benefit, tax refund, rentals, investment dividends, child support, alimony, other

Recipient (NO NAMES)	Date Received	Net Monthly Amount	Notes
Income 1		\$4,200	
Income 2		\$2,900	
Rental			
Canada Child Benefit		\$830	
TOTAL:		\$7,930	

Household Expenditures						
	Monthly	Annual	Date	Monthly	Annual	Date
Rent				Alcohol	\$100	
Property Taxes	\$396			Shopping	\$200	
Property Ins.				Hobbies		\$600 Golf
Auto Ins.	\$383 (Allstate)			Misc/Personal	\$200	
Electricity	\$205			Health		
Natural Gas	\$207			Medication	\$150	
Water	\$59			Coffee	\$120	
Cable/ Int	\$125			Child Allowance	\$15 Savings	
Cell Phone	\$73			Clothing	\$150	
Child Support				Subscriptions	\$40	
Child Care	\$280			Eye/ Dental		
Spousal Support				Membership	\$17	
Transit				Auto Maint.	\$0	\$500
Bank Fees				Travel	\$0	\$1,000
Giving	\$72			Gifts	\$0	\$1,500
Fuel	\$400			Kids School		\$200
Groceries	\$1,200			Kids Activities		\$2,000
Cleaning	\$300			Action Furnace	\$22	
Entertainment	\$100			Hot Tub		\$200
Dining Out/Ordering	\$300			Therapy	\$45	
Monthly Total:	\$5,159		Annual Total:	\$6,000	Combined Total:	\$5,659

Cashflow



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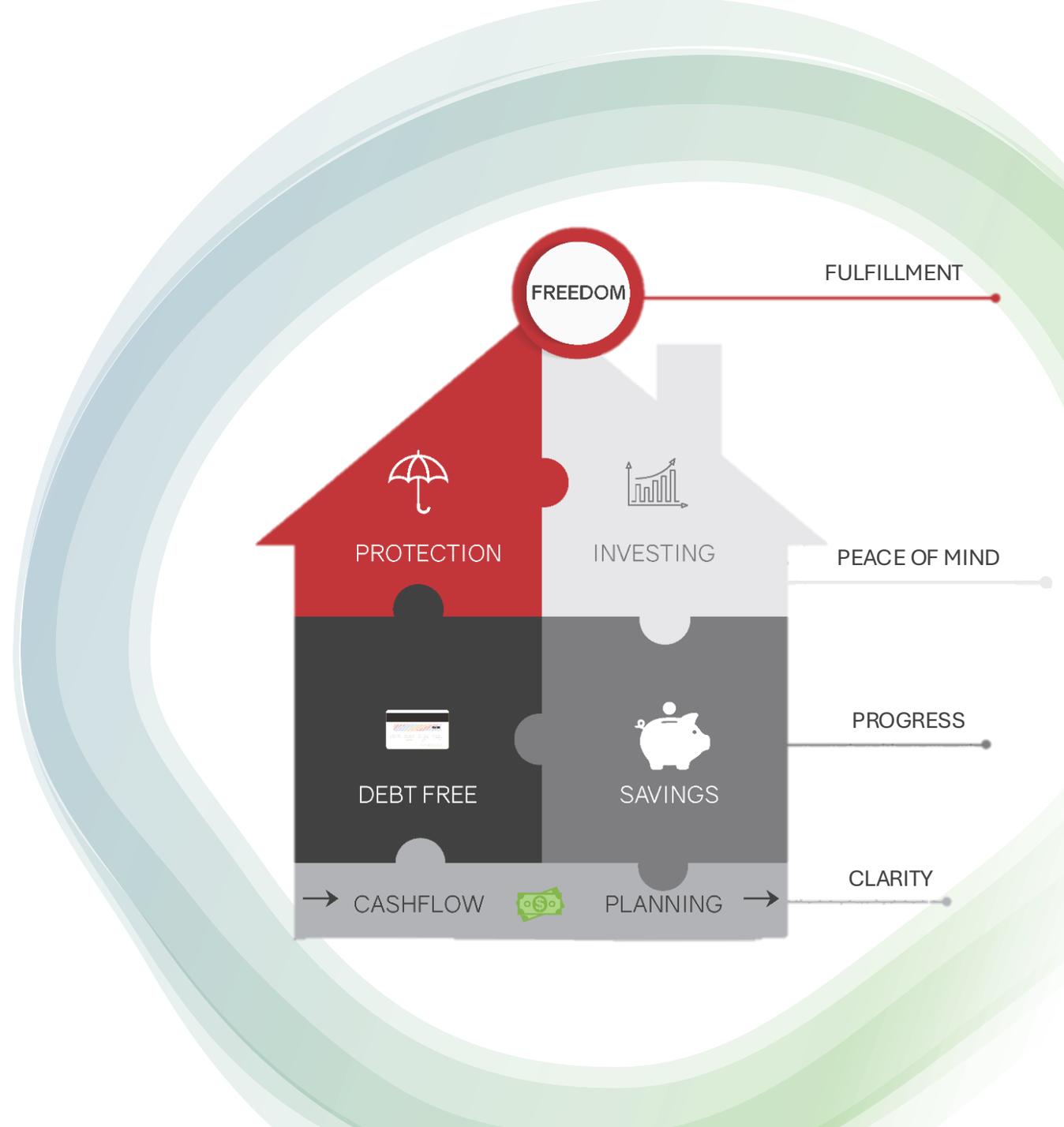
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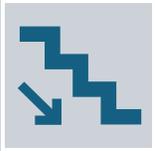
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Fundamentals

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- 2. Debt Management**
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Debt Strategies



Snowball v. Avalanche



Consolidate (i.e. Credit Card to Line of Credit)

Liabilities/Debt Management

Type e.g.: mortgage, LOC, credit cards, auto loan, toys/rec. equip loan, student loan, personal/family loan.

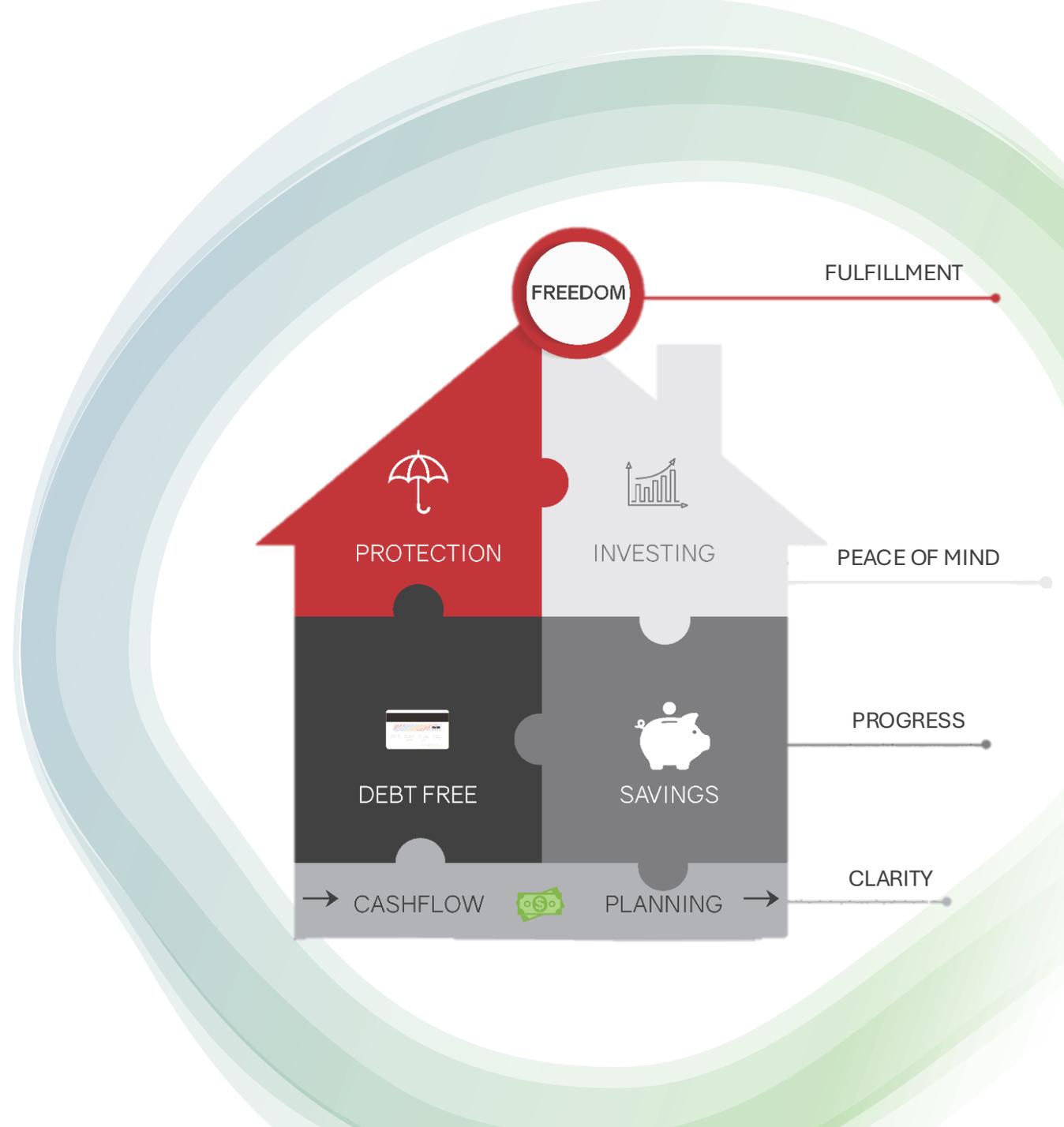
Description	Original Loan Term	Current Balance	Interest Rate	Current Payment	Min. Payment	Payment Date	Card Limit
Mortgage (TD)	25 years	\$315,000	3.89%	\$1,638		1st	
Car 1							
Car 2							
LOC		\$10,000	8.00%	\$100			\$30,000
CC1		\$6,000	20.99%	\$200			\$10,000
CC2		\$3,000	20.99%	\$200			\$3,000
Student Loan							
Other - Rental							

Renews 2 years

Recently paid off

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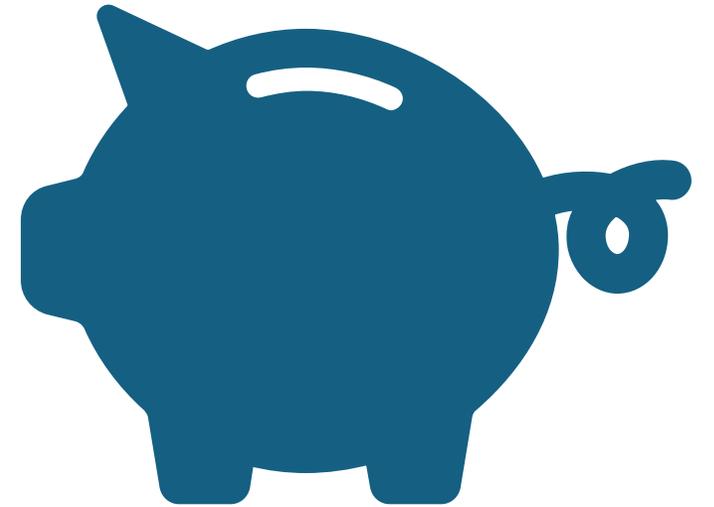
Assets *List liquid assets first and then non-liquid.

Type e.g.,: checking/savings acct., RRSP, TFSA, investments, home, rental house, cabin, auto, RV, boat, snowmobile

Type	Company	Owner	Monthly Contribution	Value	Day of the Month	Content?
<i>Liquid Assets</i>						
Chequings	TD	Joint		\$2,000		
TFSA 1		Him		\$2,735		N
TFSA 2		Her		\$2,980		N
RRSP 1						
RRSP 2						
LIRA						
RESP						
RDSP						

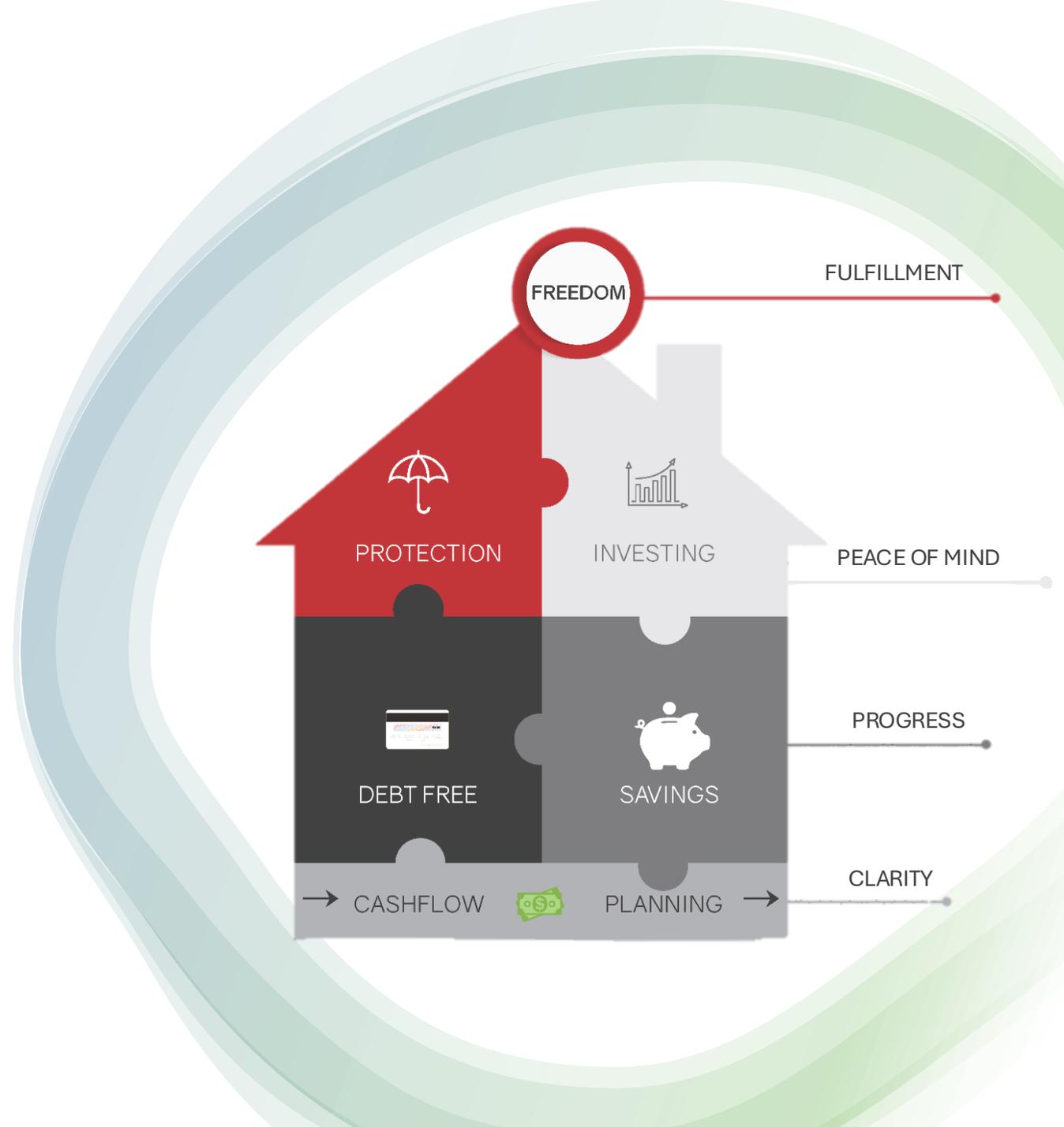
Cash Savings

- Debt Trap
 - Pay down debt or build savings?
- "Annuals" \$167/mo = \$2k for Christmas



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Insurance

Mortgage Insurance, Credit Insurance, Term, DI, CI

Description	Policy Number	Insured	Fund Value	Amount	Premium	Date
<i>Permanent Insurance</i>						
UL						
WL	SunLife	Him	\$8,333	\$25k/\$750k	\$61	3rd
<i>Term Insurance</i>						
Life	SunLife	Her		\$500k	\$23	3rd
CI	SunLife	Her		\$150k	\$37	3rd

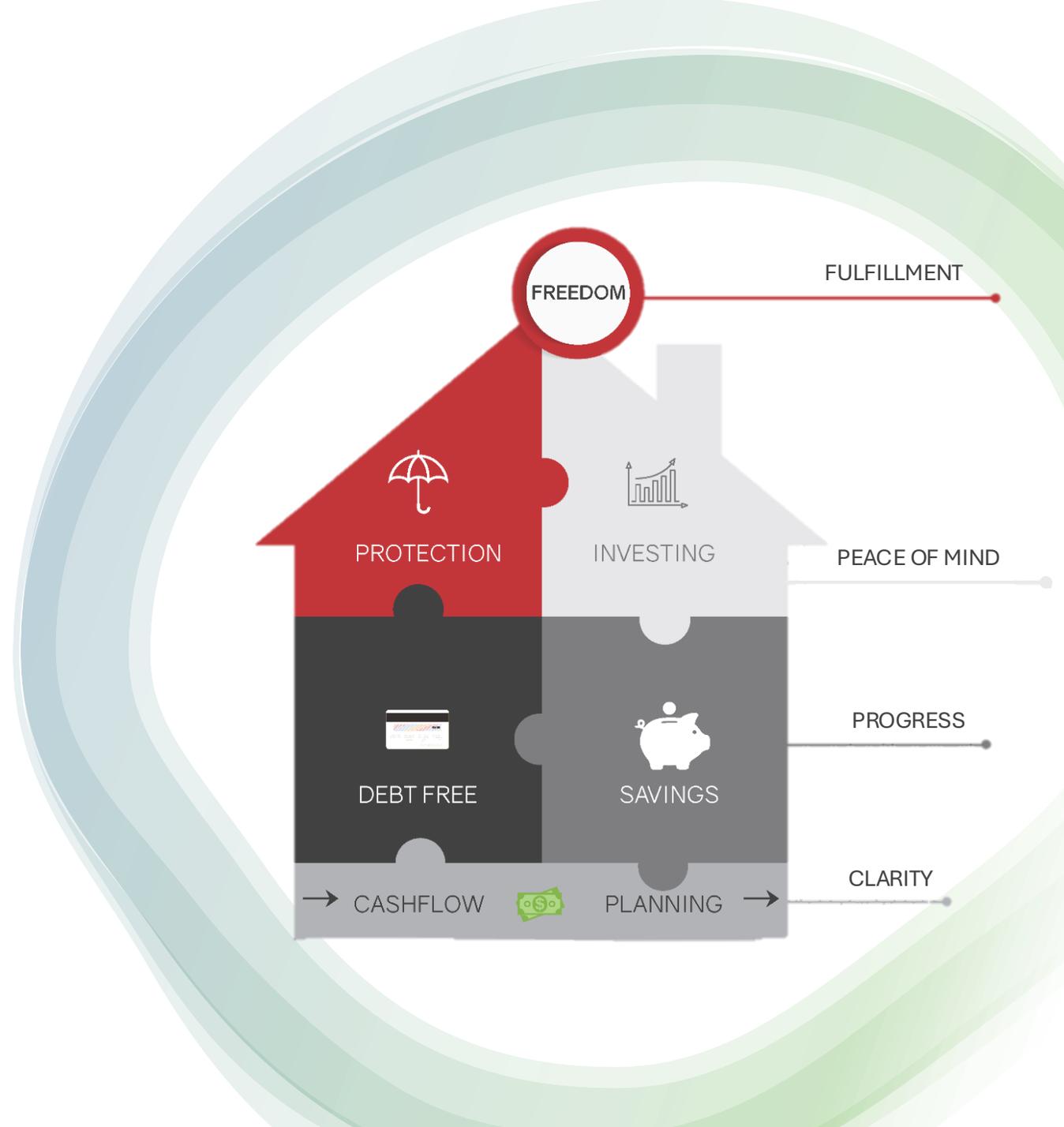
2015
T202015
T202015
T10

Review Your Protection

- What would happen if...?
 - Life Insurance
 - Critical Illness
 - Disability
 - Group or personal life insurance coverage? Add all coverage to the data sheet.

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RRSP 2						
LIRA						
RESP						
RDSP						

Moving Out of Survival Mode: Investing

- RULE OF 72
 - Divide 72 by the interest rate to estimate the number of years it takes for your money to double (investments or debts).

Age	4% doubles every 18	8% doubles every 9 years	12% doubles every 6 years
29	\$1,000	\$1,000	\$1,000
35			\$2,000
41		\$2,000	\$4,000
47	\$2,000		\$8,000
53		\$4,000	\$16,000
59			\$32,000
65	\$4,000	\$8,000	\$64,000

Investing: TFSA and RDSP

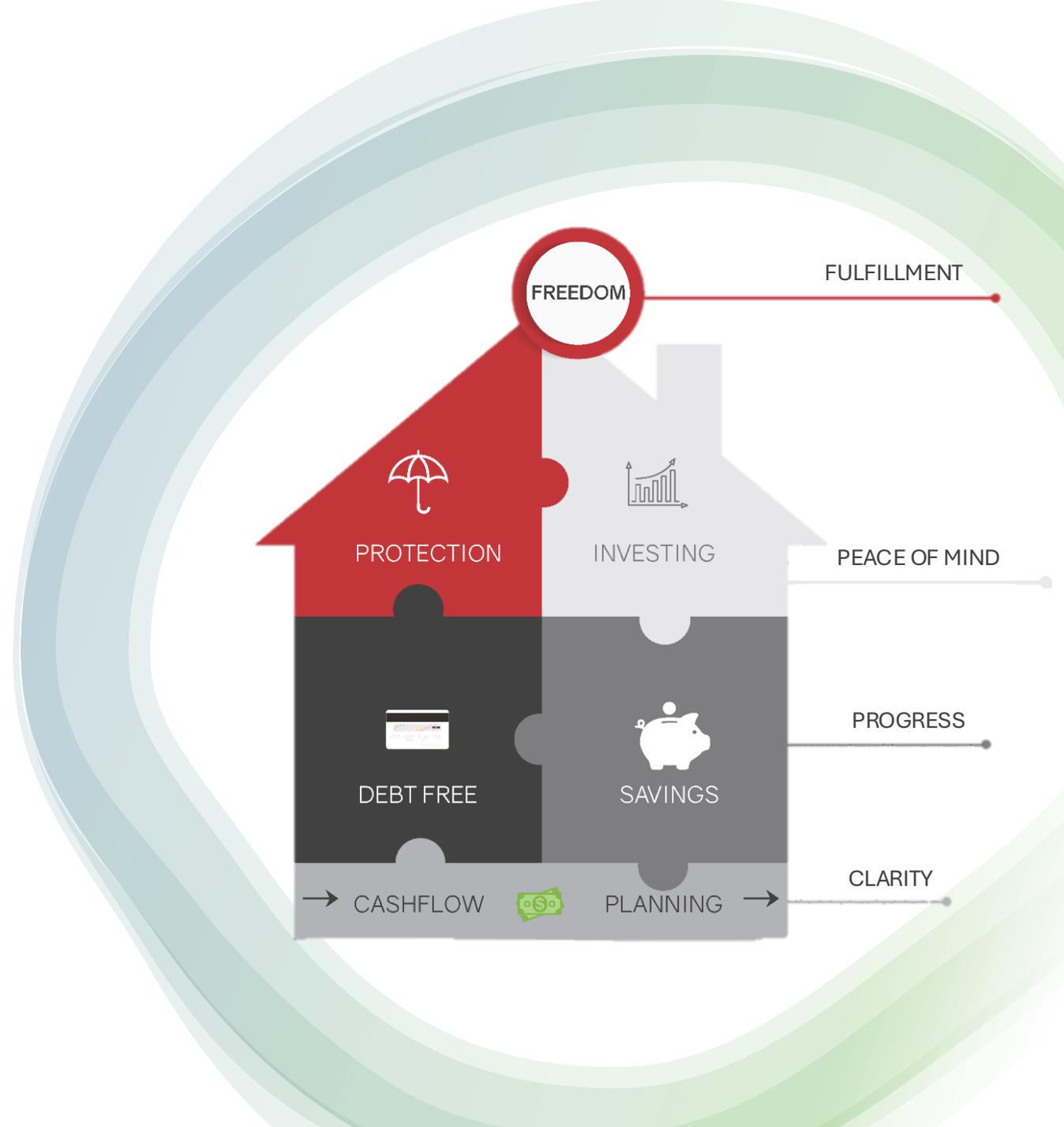
Growth of \$50/mo in TFSA and RDSP (w/ 100% grant) for 10 years (6%)

Year	TFSA Value (\$)	RDSP Value (\$)
1	616	1,232
2	1,270	2,540
3	1,962	3,924
4	2,696	5,392
5	3,474	6,949
6	4,299	8,603
7	5,173	10,361
8	6,100	12,232
9	7,082	14,224
10	8,124	16,347
40*	48,927	98,451

**No more contributions after year 10*

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Retirement

"Light at the end of the tunnel"

- List all sources of income available for retirement
 - Pensions, CPP, OAS, Personal Savings
- Ongoing care for your child
- Bucket List



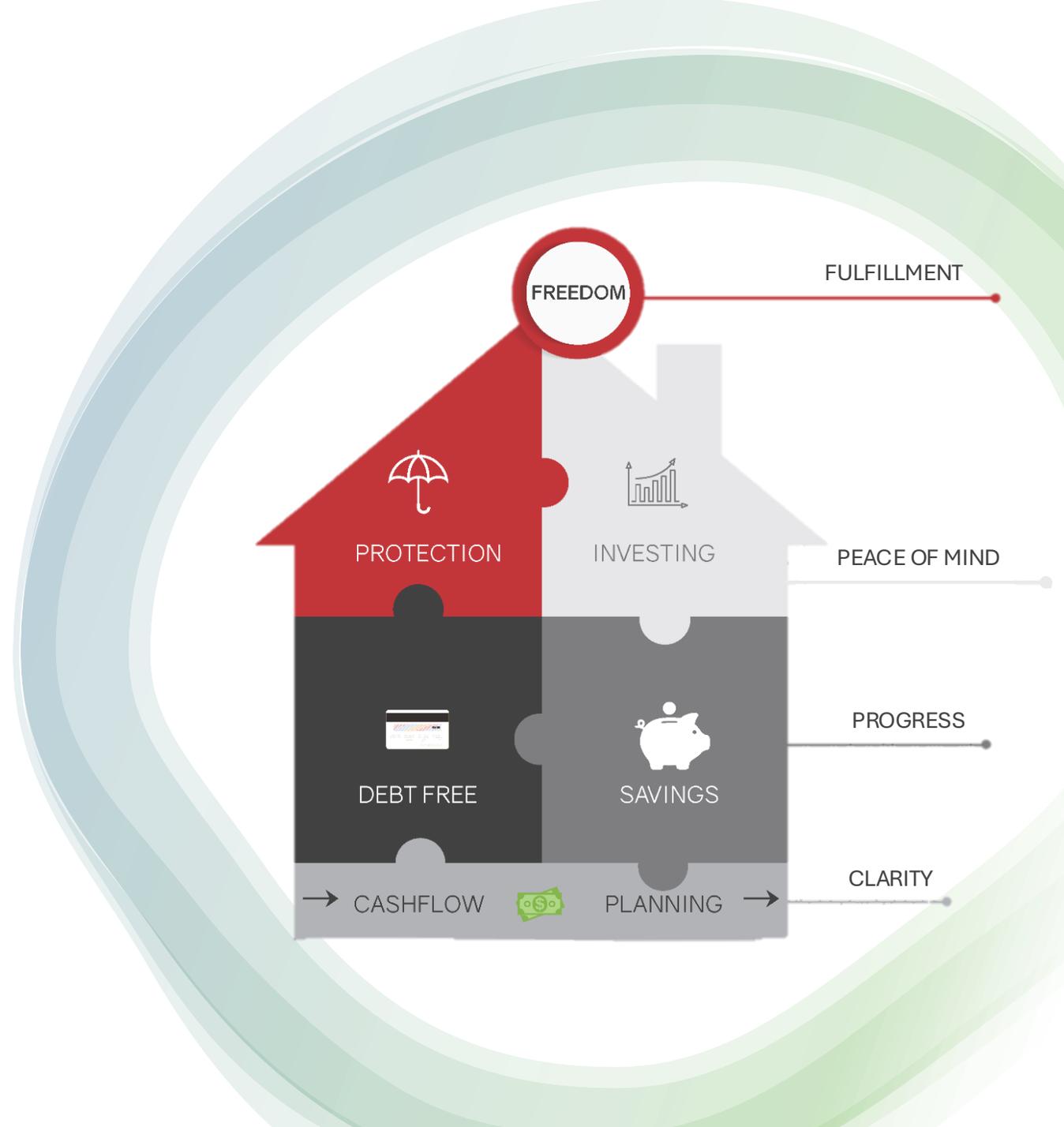


Estate Planning

- Updating Wills, Power of Attorney, Personal Directives.
 - Aligning financial products with those goals.

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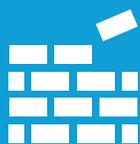
Outcomes for Today: Cashflow Planning



Empowered you with financial literacy that is applicable to where you are right now



Learned recommended tools and processes to start tackling your unique situation



Optional: Continue on your own or ask us to help
(Note: all information stays confidential)



Thank You!

Would you like a copy of today's resources?

