



11

~~12~~ Month

## FINANCIAL SUCCESS CALENDAR

Use This Financial Calendar To  
Make Every Day Feel Like A Saturday



## Using This Calendar

This 12 Month Financial Success Calendar is laid out with two pages per month. On one page you will find a calendar where you can fill in the days, as well as a small list of promises I've laid out to help guide you on your financial journey for 30 days. The next page is where you can make notes, record thoughts, and reflect back on your accomplishments and areas of improvement for the coming months.

Each month, take a few minutes to review the promises section and add anything more to the list of items you'd like to accomplish. There are several helpful items in each list every month, and you do not need to complete all of them in order to consider that month an achievement. Just accomplishing a few will help you gain more financial growth and success over the year so everyday will feel like a Saturday.

## Purpose Of This Calendar

Did you make a resolution at the start of the year to save more money, to make more money, to be smarter about money, or anything about money?

Now that we are one month into the New Year, 80% of us would have fallen off our financial resolution already. This calendar is designed to help you achieve your resolution around money and finances.

When you focus on reaching your financial goals, you will be on the path to making every day feel like a Saturday.

## Legal Disclaimer

This calendar is intended to provide you with concepts to help you save and become more knowledgeable about the power of money. However you must realize I am not a financial professional. I am not expert in economics, legal, taxation, investing, realty (although I am a self-made Millionaire due to real estate) or any other financial matters. Before initiating any of these ideas, seek the advice of a competent professional to help you. The calendar is intended as a FUN guide and should not be viewed as the ultimate source for information. Further research may be needed and further assistance may be needed. The information in this calendar might be incomplete, inaccurate or out of date. Furthermore this calendar might contain various errors, omissions, or mistakes of either a typographical nature or within the content itself. The reader must not rely on the accuracy of any information given, and shall seek proper verification. The author shall have neither liability nor responsibility to any person or other legal entity with respect to any sort of lost or damages or perceive damage caused or alleged to have been caused by the information presented in this booklet. Results are not guaranteed and will vary.

## Why Planning Leads To Success

By now, many people have fallen off the RESOLUTION wagon. Make this year the year you get your finances in order! You are 42% more likely to achieve this if you write it down.

Let's do this together:

***What is a financial promise you want to make to yourself for 2018?***

*Write it here.*

*For example: By Dec 30, 2018, my financial goal is to teach 100 families how they can pay off their mortgage in 10 years.*

Remember, it needs to be **SMART**: Specific, Measurable, Achievable, Realistic and Timely.

There is a reason you are making yourself a promise, instead of setting a goal. Promises speak to your morals and to your personal values. It is a lot easier to skip out on a 'goal' than it is to break a promise.

Beyond that, writing this promise down or looking at them daily or even weekly leads to increased motivation. If you've ever heard, "Where your focus goes, your energy flows," it's completely true, and you can prove it to yourself this year.

This doesn't mean it's going to be easy. Make it easier for yourself with this calendar by reviewing the monthly list of promises, adding your own, and completing challenges. Celebrate each win, no matter how big or how small, and you'll notice how much more fun it becomes to do something that you initially thought would be 'work'.

Get back on the RESOLUTION wagon. Start this in February. Whether you put the calendar into use halfway through the year, the promises and challenges will still work for you and help get you focused on the financial success you've been striving for so you can make every day feel like a Saturday.



## Sample Month - Filled In

To demonstrate one of the many ways you can use this planner to make it work for you, I've included a page that I've filled out below. This is just a simple reference guide, and you should feel free to use each page in any way that works best for you.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5	6	7	8	9	10
					Pay check	
11	12	13	14	15	16	17
		Check credit				
18	19	20	21	22	23	24
	RRSP room				Pay check	
25	26	27	28			
			Pay Rent			

### February Promises

- ☐ Check Credit Score
- ☐ Mark Paychecks and Bill Due Dates
- ☐ Look into RRSP contribution room
- ☐ \_\_\_\_\_

The best way to set yourself up for success is to visualize your achievements for the year at the very beginning. Imagine how you'll feel when you've accomplished what you've set out to do.

You can check your credit score for free online using a variety of services (ie: [www.creditkarma.ca](http://www.creditkarma.ca) or [www.mogo.ca/free-credit-score](http://www.mogo.ca/free-credit-score)). Once you do this, start to record your paycheck dates and due dates for any bills you need to pay monthly.

Write down a few words of encouragement for yourself that you can look back on as you challenge yourself throughout the year:

save      security      travel

# February

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

## February Promises

- ☐ Gather All Tax Documents
- ☐ Find Accountant Or File Online
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_

This month's challenge is the TAX challenge. Many people let filing for taxes loom over them for months, but it's so much easier to get it out of the way when you can.

If there are no circumstances out of your control that hold you back, spend February gathering your T4s, donation receipts, Child expenses, medical claims, etc and take some time to schedule an appointment with an accountant or start the filing process online.

If you can, make additional contributions to your RRSP before the deadline. You can do this!

Write down a few words of encouragement for yourself that you can look back on as you challenge yourself throughout the year:

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## Let's Look Back On The Month...

What did you accomplish in the last month that you are proud of?

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What one area would you like to improve on moving forward?

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Have you noticed any changes in yourself or your spending habits?

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Write down one thing you are thankful for this month (person, experience, etc.).

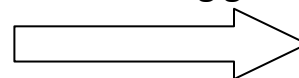
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**You are doing great!**



# March

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

## March Promises

- ☐ Check Your Subscriptions
- ☐ Find your TIM's factor
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_

This month's challenge is to find your TIM's factor or (for some of us, find your STARBUCK's factor). Your TIM's factor is the couple of dollars you spend every day for that coffee in the morning or the item you item you buy at the dollar store because it is only a couple of dollar. By saving your TIM's factor each day, you could be saving yourself \$500K!

Visit [www.cashproperty.ca/tools/](http://www.cashproperty.ca/tools/) to get your free TIM's Calculator.

Also, double-check all of the subscriptions you have. Many people sign up for a service or subscription and forget about it. Make sure that everything you pay for monthly is something valuable you would like to keep and cancel anything you no longer need.

*Every day is a bank account, and time is our currency. No one is rich, no one is poor, we've got 24 hours each.*

*Christopher Rice*

## Let's Look Back On The Month...

What did you accomplish in the last month that you are proud of?

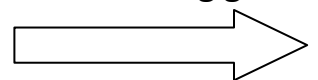


What one area would you like to improve on moving forward?

Have you noticed any changes in yourself or your spending habits?

Write down one thing you are thankful for this month (person, experience, etc.).

**You are doing great!**





Apríl

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## April Promises

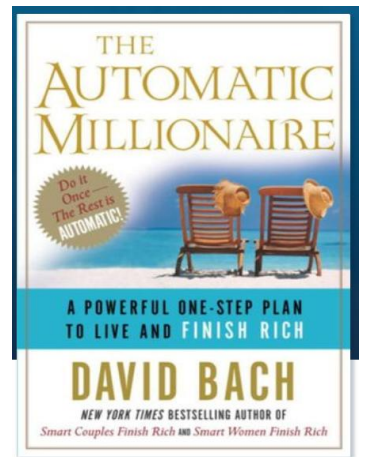
- ☐ Pay yourself first
- ☐ Give Something Up For A Month
- ☐ Open a 'I-can-retire' account
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_

The challenge for April is to give something up. Maybe you buy coffee every morning or splurge on lunch most days. Pick something you can do without for ONE month and put all of the money you would normally spend into 'I-can-retire' account.

Try paying yourself first this month. From each paycheck you get, take some out to put aside for yourself and your savings BEFORE you spend the month paying bills and eating take-out. Try 10%, but you can even start with \$5 or \$10 a paycheck.

*Hint: try to get your hands on this book*

This 'I-can-retire' account is different from your RRSP/TFSA. This account is for you to put any money that you save from buying something on sale, when you get a discount, or money that you would have otherwise spent. This is different from a rainy day fund because you will never touch this (until you retire). This is money that you put aside and forget about it until you retire. This will guarantee that you have money for your retirement, regardless of what happens to your investments or pensions.



## Let's Look Back On The Month...

What did you accomplish in the last month that you are proud of?

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What one area would you like to improve on moving forward?

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Have you noticed any changes in yourself or your spending habits?

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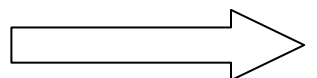
Write down one thing you are thankful for this month (person, experience, etc.).

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**You are doing great!**



May

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## May Promises

- ☐ Find Your Retirement Number
- ☐ Set Up Or Contribute More To Your RRSP/TFSA etc
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_



This month we'll prepare for retirement needs. No matter your age, it's never too early to start.

Find your retirement number by using our retirement calculator at:

<https://www.cashproperty.ca/tools/>

If you're already working and have a RRSP plan that your employer matches, great! Check that you are taking **100%** advantage of your Employer match.

If you don't have a employer match plan, make an appointment with a financial adviser to set up an account and start contributing.

## Let's Look Back On The Month...

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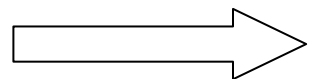
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**You are doing great!**



June

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## June Promises

- ☐ Record New Events To Budget For
- ☐ Celebrate Your Wins
- ☐ Join a local group
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_

**AWESOME**  
**You made it!**

It's June, which means we're at the halfway point. This is a huge accomplishment in itself and I bet you're surprised at how much money you've managed to save one month at a time with just a few tips.

For June, I want you to go through any new event invites you may have gotten (weddings, birthdays, etc) and record them on the calendar so you can budget your spending for them.

Next, celebrate everything you've accomplished so far! Join a local Meet Up group or Facebook Group related to finances!



*Hint: See if there is a 'Cashflow game' group on your area.  
(ie <https://www.meetup.com/cashflowclubtoronto>)*

## Let's Look Back On The Month...

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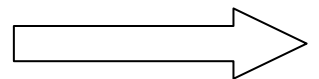
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**You are doing great!**





## Let's Look Back On The Month...

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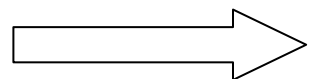
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**You are doing great!**





# August

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

## August Promises

- ☐ Check if you need an emergency fund
- ☐ Back-To-School Kickoff Challenge
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_

An emergency fund is also known as a rainy day fund. This is usually 3 to 6 months equivalent of your current salary tucked away in a low interest savings account or a product like a GIC. This is safe and secure meaning that your money will not get lost. This is very low risk. Do you need an emergency fund? Not everyone needs an emergency account. Ask me why at [huong@cashproperty.ca](mailto:huong@cashproperty.ca).

For the Back to School Kickoff Challenge, try making your own coffee, packing your own lunches, and going out for dinner less often. Take all of that savings and add it to your 'I-can-retire account'.

*Rich people have small TVs and big libraries, and poor people have small libraries and big TVs.*

*Zig Ziglar*



## Let's Look Back On The Month...

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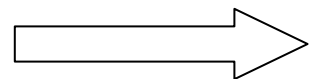
Write down one thing you are thankful for this month (person, experience, etc.).

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**You are doing great!**



# September

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						Save \$1
Save \$2	Save \$3	Save \$4	Save \$5	Save \$6	Save \$7	Save \$8
Save \$9	Save \$10	Save \$11	Save \$12	Save \$13	Save \$14	Save \$15
Save \$16	Save \$17	Save \$18	Save \$19	Save \$20	Save \$21	Save \$22
Save \$23	Save \$24	Save \$25	Save \$26	Save \$27	Save \$29	Save \$30

## September Promises

- ☐ Save a \$1 extra every day
- ☐ Mark Paychecks and Bill Due Dates
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_

## Can you save an extra \$1 a day?

By saving an extra dollar each day, starting with just \$1 on day 1, you'll end the month with almost **\$500** more in your pocket!



*It's not how much money you make, but how much money you keep,  
how hard it works for you, and how many generations you keep it for.*

*Robert Kiyosaki*

Write down a few words of encouragement for yourself that you can look at this month as you challenge yourself to save an extra dollar a day:

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## Let's Look Back On The Month...

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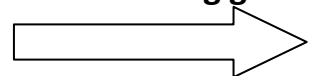
Write down one thing you are thankful for this month (person, experience, etc.).

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**You are doing great!**



October

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## October Promises

- ☐ Q4 Savings Check In
- ☐ Treat Yourself - Kind Of
- ☐ Give Thanks
- ☐ \_\_\_\_\_
- ☐

This month we're going to check in on your savings. *Can you continue saving an extra \$1 a day?*

The Trick-or-Treat challenge is where you to choose a free or less expensive way to treat yourself to your favorite activity and try to search for ways all month to do things at less of a cost.

During the month of Thanksgiving, think of 5 people you are grateful to for helping and contributing to your success and where you are in life. WRITE (not text, not email) them a HANDWRITTEN note saying thank you and MAIL (that's right SNAIL MAIL) the note to them.

*Hint: Ask your mortgage company how much interest your are actually paying.  
You might find out your are in for a TRICK.*

*Did you know a \$500K mortgage could cost you as much as \$250K in interest?  
(based on 4% rate, 25 yr amortization).*

## Let's Look Back On The Month...

What did you accomplish in the last month that you are proud of?

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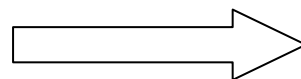
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**You are doing great!**



November

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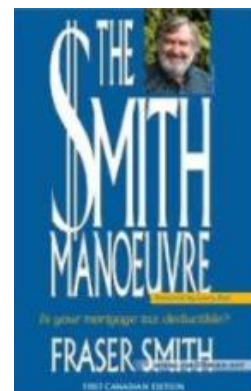
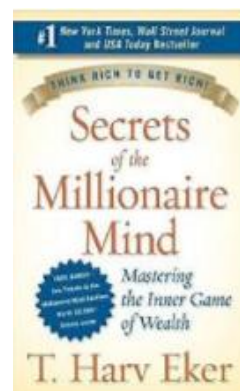
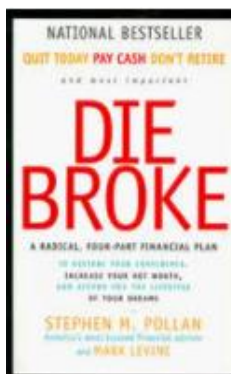
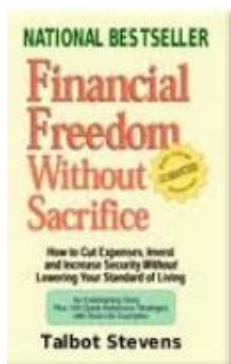
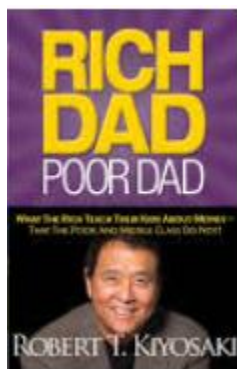
## November Promises

- ☐ Budget for Christmas
- ☐ Read a book on saving money
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_

Christmas comes at the same time each year. But many of us are caught off guard by this special occasion. We tend to overspend without proper budgeting. Use the month of November to budget for gifts. Be realistic. You do not need to keep up with the 'Jones'.

Remember, Christmas is more than just gifts. Christmas is about love and spending time together.

Here are some book suggestions:



## Let's Look Back On The Month...

What did you accomplish in the last month that you are proud of?

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What one area would you like to improve on moving forward?

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Have you noticed any changes in yourself or your spending habits?

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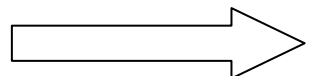
Write down one thing you are thankful for this month (person, experience, etc.).

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**You are doing great!**





# December

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

## December Promises

- ☐ Stick To Your Holiday Budget
- ☐ Don't set a resolution
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_

**YOU DID IT!**

You've made it to the end of the year! Hopefully by this point you have between \$1,000 and \$1,500 extra saved up from all of your hard work.

Stick to your Christmas budget without going over. It can be easy to get swept up in the moment and want to get a 'few more gifts' for loved ones, but this time of year is about spending time together and gratitude.

Remember why you started this calendar? Don't set a resolution. Set a SMART goal for your finances.



## Let's Look Back On The Month...

What did you accomplish in the last month that you are proud of?

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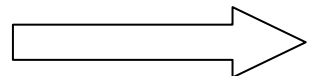
Write down one thing you are thankful for this month (person, experience, etc.).

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**You are doing great!**





**Congratulations, you did a really awesome job this year!**

I hope you had a great time going through each month, pushing yourself with the financial challenges and realizing you too can make every day feel like a Saturday. When you get SMART about money, you'll find new and creative ways to save, make and find money.

### Time To Look Back On The Year...

What had the biggest financial impact on you this year?

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Were you able to keep all of the promises you made each month? Where could you improve?

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While it's fresh in your mind, write down one financial promise you'd like to keep for yourself next year.

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## Next Steps...

As you enter into next year, keep up all of the good habits you've formed over the last 11 months and don't forget...

An investment in knowledge pays the best interest.

*Benjamin Franklin*

Knowledge is only potential power. You must take action. To continue your path to success, start learning about Investing (whether it is stocks, real estate, anything...) and how you can grow your wealth and manage your own money.

## About the Author



In an effort to help 100 families become mortgage free in 10 years, Huong created Project 100-10-10. She created the 'No-More-Rent' Program to help families get into a home to grow their family. She also created an easy 5-Step-System to 'Fire-Your-Boss' to help working professionals who love their day job invest in real estate. Wouldn't you love to have the OPTION to fire your boss?

Huong is a self-made millionaire and believes everyone deserves a home of their own. Huong Luu, PEng, PMP is a graduate from Ryerson University with a Chemical Engineering degree. She purchased her first property while in University. While working in the Engineering field, she dabbled in real estate during her free time and since then, has acquired several properties in Southern Ontario.

Huong specializes in Buy & Hold, Lease Options, single-family and multi-unit properties, mortgage financing and private lending. She has the ability to find options in every situation and to simplify strategies to help you be massively successful in real estate.

Are you looking for a speaker at your event? A mentor to guide you through your next real estate investment? Huong can be reached at [huong@cashproperty.ca](mailto:huong@cashproperty.ca).

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Real Estate investment strategies  
and access to Fire-Your-Boss

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