

# *Money Clarity*

## A **beginner's** Guide for **Immigrants &** **Healthcare Professional** in Canada

Take control of your finances with confidence

BY SUZZY | @SUZZYCLARITY



# Welcome

Hi, I'm Suzzy!

Starting your money journey in Canada can feel overwhelming. Banking, saving, building credit, and planning for the future all seem complicated – but it doesn't have to be.

This guide is designed for beginners, immigrants, and healthcare professionals who want to:

- Understand their finances clearly
  - Take confident action
- Avoid common money mistakes

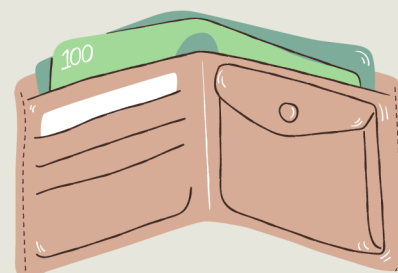
**This guide is actionable – follow the steps and feel confident!**

# Step 1: **Money** Basics

## Set up your Money Basics

- Open the right bank accounts: checking, savings, TFSA
- Track your income and expenses simply
- Learn basic banking terms in Canada: debit, credit, TFSA, RRSP

Track your expenses for 1 week — it's easier than you think



# Step 2: Saving made simple

## Save with confidence

- Pay yourself first: Set aside a small amount each week
  - Short-term vs long-term savings: emergency fund first, then goals
    - Automate your savings to remove stress

**Even \$20/week  
adds up to  
\$1,000+ per year!**



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## Step 3: Credit Confidenc.

# Build Credit in Canada

- Apply for your first credit card responsibly
  - Always pay your bills on time
  - Keep credit utilization low
- Avoid too many credit applications at once



**Missing payments affects  
your credit score for years –  
always pay on time!**

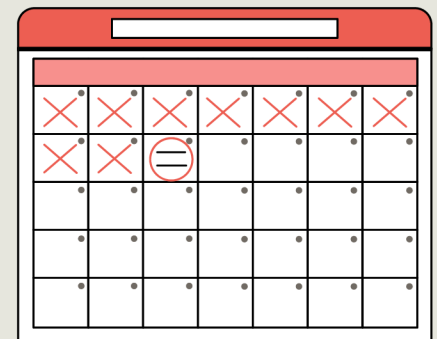


## Step 4: Plan With Clarity

# Simply Financial Planning

- Create a budget that works for you
- Plan for bills, taxes, and unexpected expenses
- Understand basic insurance for protection

**Try the 50/30/20 rule: 50%  
needs, 30% wants, 20%  
savings**

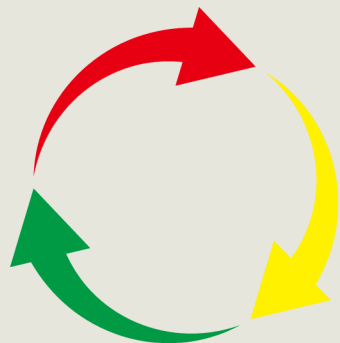


## Step 5: Your Action Plan

# Your 5-Step Clarity Plan

1. Open bank accounts & track spending
2. Start saving a small, consistent amount weekly
3. Apply for your first credit card responsibly
4. Create a simple budget for bills, taxes, and goals
5. Review progress monthly and adjust

**Clarity comes from taking  
action!**

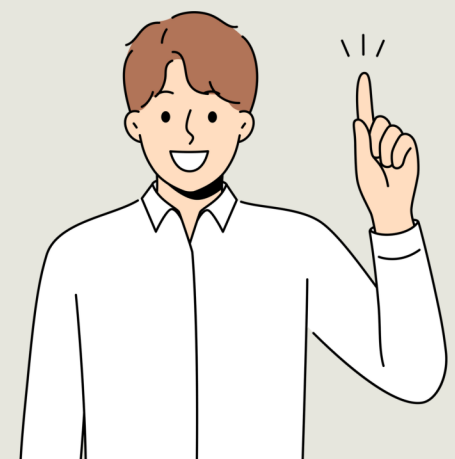


# Congratulations!

You now have the tools to start your Canadian money journey with clarity and confidence.

Want more tips and guidance? Follow me on **Instagram** and TikTok **@suzzyclarity**.

I post weekly advice for beginners, immigrants, and healthcare professionals.



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