
How to save time and effort looking after your finances

If you're one of the millions who have discovered the ease and convenience of managing your financial affairs online, you can skip this section. If not, please read on, because you're missing out on a wonderful opportunity.

And if you are a confirmed "cyber-not" and want nothing to do with computers and the Internet, you can also skip this section. Although you should know that it's a lot easier and user-friendly than you can imagine.

In fact, just about everything you do in online banking is point and click – you're given a menu of options – a choice of things you may want to do. Like "deposit", "withdrawal", "transfer", etc. You just point at your choice with the mouse, and click. That's about how easy it is to manage your finances online.

And you can do much more than just online banking and managing your bank accounts. You can buy, sell and manage your investments, file your taxes, look after your insurance needs, plan your retirement, plan your estate and so much more.

And you'd be amazed at the amount of helpful information and assistance you can get online, especially from the government. Things you should know about your RRSP's, and your pensions, taxes, and so many other things. And for the most part, it's all free.

Going online allows you to control your time

Doing things the traditional way means their schedule, not yours. Going online means you decide when you look after your finances. It means 7/24 access. You can do it at 6am if you're an early riser, or 10pm if you're a late worker or 3am if you're a terrible sleeper.

The point is, you're in control of your time. There are so many areas in life where you have to do things according to someone else's schedule. This is an opportunity to eliminate some of those and look after them on your schedule.

And whenever you are online – whatever the time – many financial institutions have representatives available to you for personal assistance if you need it.

The bottom line: Once you begin managing your finances online you'll wonder how you ever managed without it. It will become as common and essential to your everyday activities as your telephone.