

Hello, I'm Megan Stokes, Branch Manager with TD Canada Trust in Pickering, Ontario.

We all have lots of demands on our money - rent or mortgage, childcare, transportation, etc.
It's common to feel overwhelmed.

But there are steps you can take.

Here are some ideas you can put into practice right now.

Be Bank Smart- There are lots of things you can do to minimize the service fees you pay: don't make withdrawals from another bank's ABM; pay your bills electronically rather than mailing a cheque; and make sure you've got the right bank account with only the features you need. Use our online Chequing Account Selector tool to help you discover your options and choose.

Bundle your insurance services- When you use the same provider for home and auto insurance, you'll usually qualify for discounts on one or both.

Negotiate-

If you owe money, talk to the creditor. Demonstrate that you really want to pay what you owe, and that you're willing to set up a payment schedule. Ask about the possibility of waiving interest or penalty fees.

Hopefully, these ideas will help you find money that you didn't even know you had - money that will help you meet your monthly expenses. And if there is any extra money left over, it can be put to good use by paying down debt.

Thank you!