

PLAN TODAY FOR SECURITY TOMORROW

Sarah: With both of us working full-time, sometimes our lives are so busy that the only time we see each other is passing each other in the driveway. So I'll drive in from work, we'll have a quick hand-off, high-five, and he's off to work. We have three boys.

Craig: We have Sheamus, who's seven, Cash, who's four almost five, and Alistair, who we call AJ. He'll be two in January. Because we didn't get any help from our parents, we decided to save right away, just because we knew how hard it would be to get started in school.

Sarah: Education is really important. Every month we put away about five percent of our income for RESPs. So I'm hoping to have money there for them so it's one less barrier to go to university or college.

Craig: We set up, through Manulife, a bi-weekly withdrawal rate out of the account. It's out of sight, out of mind. You know you have the security, you know it's there, and at the end of the year you get your statement and it brings a smile to your face knowing that you've put some money away for your kids to go to school. I think once that first enrollment form is signed and the tuition is paid with the money that we've used from Manulife's RESPs, we're going to be elated and we'll probably go out and celebrate and have a date night, and hopefully at that point we won't need a babysitter. The stress level of needing to take care of your kids financially is much less knowing that we have Manulife to back us up.

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