SMARTI&E
Smart Income & Expenditure

SMARTI&E REFERENCE
XL8KSZL8DX

ASSESSMENT DATE
29 September 2026

Helping you achieve better financial outcomes.

Hello Jude

Here's your financial breakdown for Last 12 Months (Total).

Money In	Essential Bills	Everyday Spending	Available After Bills
$46,645	$21,823	$35,139	$-10,317

MONEY IN BREAKDOWN

$46,645

Tax Refunds	$3,916	Deposit	
Internal Transfers	$115	Other	

Living

Essential bills & expenses

Insurance	$5,804
TV / Internet / Phone	$5,734
Gas and Fuel	$3,399
Micro Loan	$2,537
Groceries	$2,186
Medical Care	$686
Auto Repair and Maintena...	$666
Service Fees (includes NSF,...	$384
Tuition and School Fees	$164
Other Loan	$99
Water / Gas / Electricity / Se...	$55
Balance Adjustment	$53
Other Transfers and Adjust...	$30
Rent	$25
Interest Charge (Overdraft a...	$0

Total $21,823

Lifestyle

Choices & discretionary spending

Cash Withdrawal	$14,712
E-Transfer	$6,681
General Merchandise (in...	$5,225
Furnishings and Applian...	$3,149
Restaurants	$2,217
Fast Food	$674
Other Services	$540
Alcohol and Bars	$412
Coffee Shops	$335
Dental Care	$254
Other Entertainment	$191
Home and Garden	$157
Public Transit	$117
Other Food and Dining	$117
Other Travel and Transport...	$79
Other Health and Lifestyle	$78
Clothing and Accessories	$70

Total $35,139

Borrowing

Debt repayments & servicing

No active debts detected.

Total $0

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Support & Next Steps

Everyone's financial journey is different. Based on your SmartI&E, here are some organisations and services that may be able to help.

You're not alone.
Support is available and taking the first step can lead to lasting change.

Free Financial Counselling

Free, independent and confidential financial guidance.

CONSOLIDATED CREDIT
When Debt Is The Problem, We Are The Solution

- Budgeting advice
- Debt management plans
- Credit counselling

Website: consolidatedcreditcanada.ca

Credit Counselling Canada
Conseil en crédit du Canada

- Non-profit agencies
- Budgeting support
- Debt advice

Website: creditcounsellingcanada.ca

Debt Solutions

For structural, difficult debt issues.

BDO CANADA — BDO Canada

Licensed Insolvency Trustees

- Consumer Proposals
- Debt consolidation & proposals
- Free consultations

Website: bdo.ca

Government Benefits & Financial Assistance

Many Canadians miss out on structural supports they are fully entitled to.

Prosper Canada — Benefits Wayfinder

An intuitive tool by Prosper Canada to help low and modest-income households find and claim local, provincial, and federal financial assistance programs.

Website: benefitswayfinder.org

Low-income Energy Assistance (LEAP)

One-time, direct emergency financial support to clear utility backlogs during energy bill or gas service crises.

Website: oeb.ca

Community Support

Local practical help and programs.

United Way (Simcoe Muskoka)

- Local housing support options
- Emergency food & utility resources
- Practical community programs

Website: unitedwaysimcoemuskoka.ca

Mental Health & Crisis Support

Financial stress affects wellbeing. Reach out safely.

CMHA (Mental Health)

Access professional mental wellness frameworks and local support.

Website: cmha.ca

988 Crisis Line

Free, confidential suicide prevention and crisis support available 24/7.

Call or text: 988

Remember

SmartI&E is structured to help you understand your options and connect you with support structures matching your needs. Revisit these steps regularly to track progress.