

Career Smarts

Anne Carbert, Career Counsellor & Transition Coach

Listen to my interview with Stephanie Vaarsi at www.annecarbert.ca on the Resources page.

Stephanie Vaarsi



Stephanie has been a financial advisor since 1991. In 2010, she completed her 6th ironman triathlon. In order to cross the finish line, she has a strategy and as a financial advisor, she helps her clients to do the same thing for their financial futures. Stephanie's strengths are in planning and in educating her clients to help them achieve their goals and cross their own personal finish line.

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Getting a Clear Financial Picture

Financial worries can loom large in times of career transition. If you can get a clear picture of your financial situation, you may find that new career possibilities open up as you see that there are a range of solutions to address concerns about income, benefits, and insurance.

Stephanie's Tips for Financial Well-Being in Career Transition:

1. First, assess your expenses vs your income. What's your bottom line for your daily needs? What are your "nice to haves"? Look at your current expenses as well as your future needs for retirement savings and an emergency fund.
2. Don't worry about taking a job that doesn't offer benefits. If you're healthy, you can get your own company-style benefits privately and you can manage your own retirement savings. Just make sure the income is enough to cover these benefit expenses.
3. You can also purchase critical illness and disability insurance independently. Do your research and find someone who can explain the policies in clear language that you understand.
4. With financial planning, the key is to set your goals and create a plan even if your goals are not achievable yet. Avoiding financial issues just makes them scarier. If you make a plan, it will take some stress away and create better energy to get the job you want.

Take Action

7-Day Challenge: Track all your expenses for a week. Review your credit card and bank statements. See exactly where your money goes to get a clearer picture of your income needs.

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