

# Protecting Your Finances: A Checklist



## Personal Banking

- Track spending by reviewing your statements monthly.  
*TIP: Schedule a date in your calendar to ensure this is done consistently.*
- Set a daily withdrawal limit on debit and/or credit cards.  
*Visit your local bank branch or call the customer service number on the back of your bank card.*
- Take the automatic CHIP payment method off your card, use a PIN number instead.  
*Contact your bank to do this.*

## Protect yourself online:

- Do not sign into online banking over a public Internet (WiFi) connection.
- Have virus and malware protection software installed on your computer.
- Change your passwords often & keep them written down in a safe place.
- Review account agreements to ensure you are not overspending & are not registered for unnecessary products  
*TIP: Ask someone you trust to do this with you.*

## Legal Considerations

- Set up a Power of Attorney (POA) for your finances, to provide protection down the road.

*A Power of Attorney (POA) is someone you choose to take care of your finances, in the event that you are no longer able to do so.*

## Make Some Inquiries:

- Ask phone companies and banks to make notes on your accounts stating that all service changes should be sent to you in writing
- Review maintenance agreements to see if there are unnecessary fees for services such as lawn care, furnace maintenance or medical devices.
- Compare the rates companies are offering to ensure you are receiving the best deal for YOU.
- Always have a trusted person present when speaking with companies or signing documents that involve contracts.

## Connecting to Financial Support

- Contact your local Brain Injury Association or call 211 to find help in areas such as tax filing and financial assistance programs

## To Order a Power of Attorney Kit Contact the Ministry of the Attorney General:

1-800-518-7901

[www.servicesontario.ca](http://www.servicesontario.ca)

(search for Power of Attorney Kit)

## Questions? Need help with any of these tasks?

Contact the Brain Injury Society of Toronto (BIST):  
Email: [info@bist.ca](mailto:info@bist.ca)  
Phone: 416-830-1485

