

A topographic map of the Saguenay River region is the background. The map shows contour lines, water bodies, and various geographical features. Overlaid on the map are several navigational tools: a silver compass with a black dial, a silver ruler, and a blue pencil. The text 'MANAGE YOUR FAMILY FINANCES' is centered in large, bold, white letters. In the bottom right corner, the 'Quayside WEALTH MANAGEMENT' logo is visible.

# MANAGE YOUR FAMILY FINANCES

Quayside

WEALTH  
MANAGEMENT

## Financial planning is about your life, not just your money.

Welcoming a child into your family is one of life's biggest joys and one of its biggest financial changes. From day-to-day expenses to long-term planning, it's normal to feel a little uncertain about where to start.

This guide focuses on three key areas to help you navigate your finances confidently as your family grows.

### 1. Understand Your New Budget

Children bring new expenses, from daily essentials to childcare and education. Take time to map out your income, outgoings, and any government benefits or allowances you're entitled to. This isn't about restriction, it's about clarity and making sure your money works for your family.

### 2. Review Protection and Insurance

Your family's security becomes even more important. Check life insurance, income protection, and critical illness cover to ensure that your loved ones are protected if anything unexpected happens.

### 3. Plan for the Future

Start thinking about longer-term priorities, such as saving for education, building an emergency fund, and updating wills and beneficiaries. Small steps now can make a big difference later.

## How Quayside Can Help?

We work collaboratively with growing families, taking on the majority of the financial organisation and research while keeping you involved in the decisions that matter.

Our goal is to give you confidence and clarity, so you can focus on enjoying your family, knowing your finances are in good shape.

If you'd like support planning for your family's future, a conversation with Quayside can help you feel prepared, confident, and in control.

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Senior Partner Practice

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