

REUTER INSIGHT | NOVEMBER 2025

A good time to think about financial planning

FP Canada™ and the Institut québécois de planification financière (IQPF) launched Financial Planning Week in November 2009, as part of Financial Literacy Month, to raise awareness about the benefits of financial planning. As well, FP Canada™ publishes the annual Financial Stress Index to learn what is causing Canadians stress and to understand how professional financial planners are helping Canadians to achieve financial well-being.



If you're feeling stressed by your financial situation, you're not alone:

The 2025 Financial Stress Index shows a slight decrease in money-related stress. 42% of Canadians are likely to indicate money as a leading source of stress in 2025 compared to 44% in 2024, however the overall trend has been up since 2021 (38%).

Other top sources of stress include:

- Personal Health – 21%
- Work – 17%
- Relationships – 17%

How can you take control of your finances and reduce financial stress?

The good news is that many Canadians are seeking the help they need to better manage financial stress. The 2025 survey showed that Canadians who work with a financial professional such as a CFP professional or QAFP professional are less likely to identify money as their top stressor (34%) than those who don't (48%).

And the benefits of seeking professional help are reflected in the long-term trends over several years. Canadians who work with a financial professional have had significantly greater increases in feeling hopeful about their financial futures: 60% in 2025, up from 56% in 2024 and 50% in 2023.

Develop a financial plan with help from a professional planner

To discuss your financial plan, contact Reuter Benefits' licensed team of professionals by phone at 1-800-666-0142 or by email at retire@reuterbenefits.com. You can also learn more about FP Canada™ on their website at www.fpcanada.ca, or about the Institut québécois de planification financière (IQPF) at www.iqpf.org.