



# Using RSAs

FUND



Week 16



A registered savings account is a plan that allows you to shelter your investment earnings and defer taxes or earn income without paying tax.

You can work with an accountant to decide which types of registered savings accounts (RSAs) will meet your financial goals.

This week, focus on determining how much in RSAs you have available for investing in real estate.

## Do you know how much you can contribute to your RSAs?

It is important to know how much you are able to contribute on an annual basis to the different types of accounts available to you.

An investor-savvy accountant is a crucial team member, so be sure to work with your accountant to understand your specific situation. They can help guide you in ensuring you are maximizing tax benefits by using these strategic accounts/plans.

Account Type (i.e. 401K, IRA, TFSA, RRSP, LIRA)	What is your yearly maximum contribution?	How much do you currently have?	Can this be invested in real estate? What type of real estate?