

Get answers to your RRSP questions

We've lined up some of Canada's top financial advisers to tackle your RRSP concerns.

By MoneySense staff | Online only, 26/01/10



Got RRSP questions? MoneySense.ca has answers. (**UPDATED:** New questions added Feb 18.)

This week (Feb 16-19, 2010) some of Canada's top financial advisers are standing by to answer your RRSP questions.

Below is the complete list of questions that have been answered so far by our advisers, Karin Mizgala from LifeDesignFinancial, Warren MacKenzie and Ken Hawkins from Weigh House Investor Services and Barbara Garbens from B L Garbens Associates. Feel free to throw in your own opinion by commenting on the answer.

We're still taking new questions and will post new answers throughout the week. To post a question, just write in the comments field near the bottom of this page.

Questions:

[Should I use my refund to pay down debt?](#)

[Will I save money if I withdraw on maternity leave?](#)

[Should we withdraw to pay down our mortgage?](#)

[What can my stay-at-home wife withdraw without incurring tax?](#)

[Who should have seg funds in an RRSP portfolio?](#)

[I'm new to Canada and want to save \\$200 a month. How can I best save for retirement?](#)

[Not paying income tax this year — should I withdraw?](#)

[Is a TFSA better than an RRSP?](#)

[Will there be a tax hit if I withdraw from a TFSA?](#)

[Should I max out my RRSP contributions or invest some money in something else?](#)

[Should I transfer the money in my overseas account into my RRSP?](#)

[If I take money out now, what year will I report it in – 2009 or 2010?](#)

[How are Couch Potato fees different than Management Expense Ratios on mutual funds?](#)

[What's the best way to rebalance my Couch Potato Portfolio?](#)

[Using funds to purchase an income producing property](#)

[When can I retire and what will my income be?](#)

[I can't get rid of my debt, should I withdraw from my RRSP?](#)

[Should I mix currencies in the Couch Potato Portfolio?](#)

[How can I get better returns on my funds?](#)

[I'm a student, should I use the RRSP deduction now?](#)