Day in the life of...

Karin Mizgala, CEO, Money Coaches Canada

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6:00 a.m. I get up around 6:00, and I spend about an hour doing **yoga and meditation practice**. I do this for about an hour.

7:30 a.m. This is when my workday begins. It's not much of a commute because I **work from my home** office on Salt Spring Island, B.C. I spend the next hour or so checking emails, planning the day and doing any background work that needs to be done for the meetings I have during the day.

9:00 a.m. I have a conference call with our Money Coaches Canada associates team. There are 16 of us in total across the country. What we usually do at the beginning of the meeting is **catch up on the challenges or success stories** that the associates have and answer any questions that they've got that they want to share with the rest of the group. It's our chance once a week to have a conversation with the full team. We generally have a guest speaker on those calls as well. Our most recent speaker was a family lawyer who was speaking to us about a recent update in divorce legislation.

10:00 a.m. I have a team financial planning call with our CFP Money Coaches. In our last call, we **shared ideas about best practices** on how to vet investment advisors we refer our clients to.

11:30 a.m. I have a business planning meeting with my business partner, Sheila Walkington. We do this once a week so we can **plan the strategy** for our company and deal with any issues that come up for our associates and training programs. We also plan marketing strategies for our company.

1 p.m. After back-to-back meetings, I don't have very much **time for a lunch break**. I rustle around in the

fridge for something to nibble on quickly, and then head back to my desk.

1:30 p.m. Today, I have a conference call with an advisor who is interested in becoming an associate of Money Coaches Canada. We talk about the **current challenges in the investment industry**, and we discuss how the fee-for-service model is becoming more popular for financial planners. The advisor decides that they want to sign up for the program.

2 p.m. I have a client meeting, and I give the clients news that they are **on track** with their retirement plans, so long as they follow the spending and savings plan that we've designed for them. We talk about the challenges they have around spontaneous spending and suggest they use our 'credit-card condom' for safe spending to stay on track.

4 p.m.–6:30 p.m. I head out my back door for a mini-hike. It's beautiful on Salt Spring Island; there are lots of hills and great views of the ocean, so it's a nice way to get some **fresh air and exercise**. No gym needed for me! When I get back, I do my afternoon yoga and meditation.

6:30 p.m. I thank my blessings that **my husband** has made me a wonderful dinner. I got away without cooking dinner yet again!

8 p.m. I try to find a movie that my husband and I **can agree on**. No chick flicks allowed!

10 p.m. Lights out for me. I don't do any networking or work in the evening. WP