

Grow

You're About to Buy a Home.

Don't Screw It Up

\$50,000+ additional Tax Savings

\$1.5M+ Retirement Savings

1 right decision. Your home

Hacks I cover today:

The Free Money
most Buyers Leave on the Table

Bank Wants You to Buy More
and Why You Shouldn't

The Wrong Home
can cost you \$1M+

Most People Stop Here.
You Won't.



Chapter 1

The Free Money Most Buyers Leave on the Table

Let me be direct. If you're buying your first home in Canada and you haven't maxed out your FHSA, you are literally leaving free money on the table. Not figuratively. Literally.

THE FHSA: YOUR FIRST MOVE

The First Home Savings Account lets you contribute up to \$8,000/year (lifetime max \$40,000).

Every dollar is tax-deductible.

When you withdraw for your purchase — zero tax on gains.

Best of both worlds.

	You	Partner	Combined
FHSA Contribution	\$8,000	\$8,000	\$16,000
Tax Bracket (est.)	~30%	~30%	—
Tax Refund (per year)	\$2,400	\$2,400	\$4,800

\$4,800 back in your pocket — just for moving money from your checking account into an FHSA before using it for the purchase. The money was always yours. The refund is free.

I don't get why anyone would say to FREE MONEY ;-)

and yet I see so many aspiring home buyers not contribute to their FHSAs

Talking about Free money – Go to the next page

Now, let's Scale It:

The RRSP Home Buyers' Plan (HBP)

The HBP lets you withdraw up to \$60,000 per person from your RRSP for a home purchase.

Contribute first, get the tax refund → withdraw for the first home purchase → repay over 15 years

	Per Person	As a Couple
FHSA (maxed for 3 years)	\$24,000	\$48,000
RRSP HBP	\$60,000	\$120,000
Total Contributions	\$84,000	\$168,000
Est. Tax Refund (~30%)	\$25,200	\$50,400

As a couple — **\$50,000+ in tax refunds**. That covers a massive chunk of your downpayment and closing costs.

Not a hack. Not a loophole. The tax code.
It's just working as designed.

I always say this to my clients

"No one became rich buying the home for max eligibility at the lowest possible rate. But I know many who built serious wealth with the right mortgage strategy."

And one part of the strategy is to use FHSA & RRSP Home buyer plan to your advantage when buying your first home.

Chapter 2



Bank Wants You to Buy More
(And Why You Shouldn't)

Here's something your bank won't tell you: it's in their interest to keep you in debt longer.

Bigger mortgage = more interest = more profit for them.

It's not personal — it's their business model.

Just because you can borrow \$1M doesn't mean you should.

The Rule of 35: A Better Standard

At Grow With Nav, we use the Rule of 35: no more than 35% of your net monthly income (after taxes and deductions) should go toward housing costs — mortgage payment, property tax, condo fees.

Why 35% of net and not 35% of gross?

Because you don't live on gross income. You live on what hits your bank account. At 35% of net, you leave room for investing, emergencies, vacations, sending money to parents, and actually living your life and enjoying the home you bought.

	Bank's Way	Rule of 35
Based on	Gross Income	Net Income
Housing Ratio	39-44%	35%
Leaves Room for	Just surviving	Investing & thriving
Who Benefits	The bank	You & your family

You downloaded this because you know better. Buy within your means, 100% of the time. The Rule of 35 means you can still invest for retirement, take care of family, take a vacation, and build memories in your home.

Chapter 3

The \$1MN+ Difference

Your retirement isn't optional. Here's why it matters now.

The reason I push the Rule of 35 so hard isn't just about comfortable monthly payments.

It's because I want you to invest 20% of your net income — every single month — toward your future.

Optimize your tax strategy.

Structure your TFSA and RRSP to pay less tax today while building tomorrow.

I get YOLO — I live it too. But retirement is coming.

And at 50, retired doesn't mean doing nothing. It means you stop working for money. You work because you want to.

That's the GOAL.

Let's Run the Numbers

A couple earning \$10,000/month net after taxes

Bank's max eligibility vs. Rule of 35

	Bank's Max	Rule of 35
Monthly Investing	\$1,000 / mo	\$2,000 / mo
After 30 Years (8%)	\$1,491,507	\$2,983,015
The difference: \$1,491,507		

That's not a rounding error. That's a retirement — bigger and sooner. Generational wealth.

The difference between working until 65 and retiring at 50, with a number that lets you live on your terms.

Most of our clients retire 5-10 years earlier than they planned.



Or — and I say this with love — it's OK if you buy higher.

But then we **need a plan to increase your income** to get to the Rule of 35 within 12 months.

Because the math doesn't lie, and **I refuse to let my clients sleepwalk into a lifestyle they can't sustain.**

Chapter 4

GROW NATION

Where mortgage clients become wealth builders.

Getting the mortgage is just the beginning. Building wealth, accelerating your retirement, making your money work harder than you do — that's what comes next.

Once you close your mortgage with **Grow With Nav**, you become a **private client** and gain access to Grow Nation — our exclusive wealth-building ecosystem designed to get you to **retirement 5-10 years earlier (OR \$1M-\$2M more)** than you thought possible.

WHAT YOU GET INSIDE GROW NATION

1:1 Retirement Planning Call directly with Me

Not a generic advisor. A direct, personalized session where we map out your path to financial freedom — your number, your timeline, your strategy. Most of our clients discover they can retire 5-10 years earlier than they originally planned. This call changes everything.

Tax Optimization & Investment Strategy

Monthly masterminds not just talking about maxing out accounts for the sake of it. It's about structuring your TFSA, RRSP, Non-registered and corporate income to minimize tax and maximize what you keep.

Every dollar saved in tax is a dollar invested toward your future.



There is more to Grow Nation...

Business Accelerator

Many of our clients are (or want to be) entrepreneurs, freelancers, and professionals looking to grow their income. The Business Accelerator program provides frameworks, accountability, and a network to help you scale. This includes:

1. 20+ hours of **self-paced learning modules** on starting with zero ideas, to building & scaling a \$1M+ business. I am super proud of building this program 😊
2. A **Business Scaling Workshop** (in-person 4X per year) – led by me in a room full of likeminded business mavericks.
3. Monthly Business Q&A call where we **review & optimize business models & sales funnels** LIVE on a 90-min call.

because the best mortgage strategy is earning more.

Not the lowest rate ;-) And we have that too!

The WhatsApp Group — The Hidden Gem

This is where the real magic happens.

A private WhatsApp community where we talk mortgage payoff strategies, stock investing tips, and market insights.

But the biggest winner of all? **The Referral Network.**

Imagine being in the company of **600+ professionals representing 500+ different companies** — all of whom can refer you in open roles within their organizations.

This is massively underrated and incredibly powerful. Members have generated **\$30,000 to \$50,000+ in additional annual income** just from job referrals within the group.

That kind of income increase doesn't just change your mortgage strategy — **it changes your entire financial trajectory.**



GROW NATION IS **NOT** A COURSE.

IT'S **NOT** A WEBINAR SERIES.

It's a living, breathing ecosystem of people who are serious about building wealth, retiring early, and living life on their terms.

And it starts the day you close your mortgage with us.

Book a Free mortgage Strategy Call

Learn More about Grow Nation

