The Canadian Payroll Association recommends you take control of your finances by automatically directing 10% of your net pay into a separate savings or retirement account - *Pay Yourself First!*

Survey: Working Canadians living pay cheque to pay cheque, gloomy over economy and facing high debt

- **47%** Percentage of employed Canadians living pay cheque to pay cheque
- **35%** Feel overwhelmed by debt
- **74%** Have saved only one-quarter or less of what they feel they’ll need to retire
- **39%** Only 39% expect the economy in their city or town to improve
- **46%** Say they will have to work longer than they planned five years ago
- **41%** Spend all of or more than their net pay
- **1 in 4** could not come up with $2,000 within a month in an emergency

Spending levels have risen

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