

YOUR PAST, PRESENT, AND FUTURE TO FINANCIAL WELLNESS



Getting a handle on your finances can help you tackle your debt, enhance your current lifestyle, and prepare for a comfortable financial future. It starts small and grows over time, leading to the ultimate goal: **financial wellness**.

Paying Down Debt

From Credit Cards to Student Loans

- Start with your lowest outstanding balance and pay it off (store credit card, phone bill, utility bill, etc.)
- For student loans, find the one with the highest interest rate and try to pay more than the minimum balance
 - Ex: if minimum payment is \$150, aim to pay almost double that amount each month
- Apply a portion of your work bonuses toward your debt



When shopping, try these two ideas:

1. Leave your credit cards at home
2. Pay in cash

Paying Yourself

Emergency Saving + Buying a Home

- Emergency Funds
 - Save enough to cover at least 3 to 6 months' worth of living expenses
 - Include: housing, food, health insurance, utilities, personal expenses, transportation and savings
- Buying a Home
 - Rework your budget, allocating more toward saving for a down payment
 - Reduce your current expenses (lower your grocery budget by 5%, bring lunch to work, etc.)



To automatically save more, set up a transfer per payroll at a different bank or unlinked savings account.

Paying for Your Future

Retirement

- Retirement
 - Strive to save 12-15% of your annual pay towards retirement
 - Plan to spend at a minimum of 30 years in retirement or more if you plan to retire early



Find out how much retirement you can afford by logging into your retirement account to learn more.

Attaining financial wellness is a lifelong goal that starts with freeing yourself from debt, living within your means, and saving for a better future. It's never once and done. We strive to help our clients understand their finances, so they can maximize their dollars to toward a lifetime of financial security.

For more information on how you can get started to maximize your dollars, **CONTACT US TODAY**



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