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

CREDIT CARDS

+ Start with your lowest outstanding balance and pay it off (store credit card, phone bill, utility bill, etc.)

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

tip:

PAYING DOWN 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.)

tip:

PAYING YOURSELF

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

Paying for the 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

tip:

PAYING FOR THE FUTURE

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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