

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.



900 E 96th Street, Suite 325

Indianapolis, IN 46240

(317) 844-3256

www.csiadvisoryservices.com

Securities are offered through LPL Financial. Member FINRA/SIPC. Investment advisory services offered through CSi Advisory Services, LLC a registered investment advisor. CSi Advisory Services, LLC and LPL Financial are separate non-affiliated entities.

This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal or investment advice. If you are seeking investment advice specific to your needs, such advice services must be obtained on your own separate from this educational material.

©2019 401k Marketing, LLC. All rights reserved. Proprietary and confidential. Do not copy or distribute outside original intent.