

GROWTH IS GOOD

You love the idea of financial freedom.
We'd love to help you get there.

1 IDENTIFY YOUR INCOME

- Calculate your consistent monthly income.
- Consider other income sources (tax returns, monetary gifts, etc.).

3 PROPOSE A PLAN

- Track all your income and expenses, whether consistent or unexpected.
- Use this information to make choices and changes to what and where you spend.
- Arrange your choices to create a spending plan.

5 PREPARE AND PROTECT

- Create an emergency savings fund to prepare for the unexpected.
- Protect the things you value: Consider insuring your car, home, life, pets, etc.

7 SUPERVISE YOUR SPENDING

- Reference your spending plan on a regular basis.
- Make updates anytime you have changes in income or expenses.

2 GATHER YOUR GOALS

- Think big-picture: Where do you see yourself in 1, 5, 10, or 20 years?
- Consider life events (children, education, retirement) and large purchases (auto, home).
- Define what's important to YOU and set corresponding goals.

4 DECREASE YOUR DEBT

- Assess what you owe.
- Use this information to prioritize debt pay-off (usually, high-interest debt first).
- Incorporate these priorities into your spending plan.

6 MAKE MORE MONEY

- Put your money to work for you through various savings options and/or investments.
- Speak with a trusted advisor to assess the best options to fit your life.
- Track your investments and make adjustments, if necessary.

8 FEEL FINANCIAL FREEDOM

- You are able to cover your expenses (expected and unexpected).
- You're on track to reach your financial goals, whatever they may be.
- This financial peace of mind gives you freedom to enjoy the things you love!