



Tips for Taking Back Control of Your Finances in 2021

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Quick Tips For Taking Back Control of Your Finances in 2021

- ▶ Does thinking about your finances send a shiver up your spine?
- ▶ You may be afraid of your money.

These tips will help you get a handle on your finances:



**Begin with the
destination in
mind.**

These tips will help you get a handle on your finances:

Don't be afraid to handle your own bills.



These tips will help you get a handle on your finances:

Ensure you're saving money every month.



These tips will help you get a handle on your finances:

Plan for vacations and large purchases ahead of time.





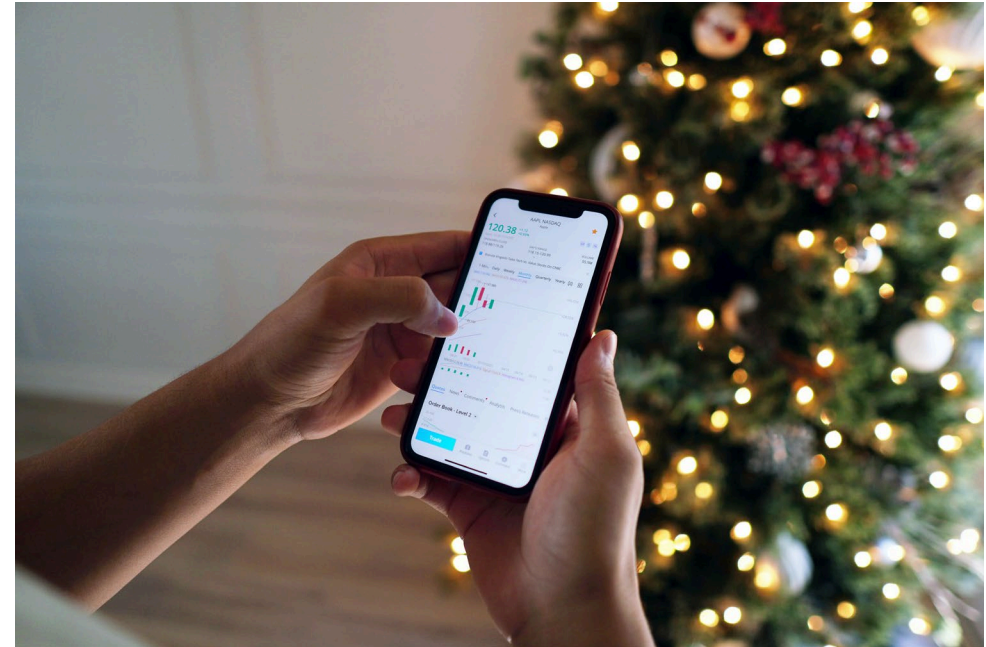
These tips will help you get a handle on your finances:

- ▶ Make investments wisely.



These tips will help you get a handle on your finances:

Consider getting special accounts for Christmas and other special events.





These tips will help you get a handle on your finances:

Get Started Now!!!



- **Rethinking your finances may take some patience on your part.**
- **These tips will help; just try one strategy at a time.**
- **Once you get used to that strategy, add another.**
- **Repeat this routine until you've mastered all these tips.**
- **If you need further assistance, it could be beneficial to hire a financial planner to guide you through the details.**

These tips will help you get a handle on your finances:

- ▶ Begin with the destination in mind. Knowing where you would like to be in the next year, 5 years and beyond is critical. Take a day to sit, envision and plan your financial future.
- ▶ Don't be afraid to handle your own bills. If you're in the habit of having someone else handle your bills, begin doing them on your own and understand them. Take one day a month to sit down, go over your bills, and pay them.
- ▶ Ensure you're saving money every month. A good rule of thumb to follow is to save 15% of your salary each month and put it into an account that earns interest. Once you've built an emergency fund that you're comfortable with, start attacking any and all consumer debt.
- ▶ Plan for vacations and large purchases ahead of time. Plan for trips by joining travel clubs that can offer you tremendous savings. This can give you much more fun for your money.

These tips will help you get a handle on your finances:

- ▶ Make investments wisely. Investing in your future is good for you and your family. Seek professional help from a financial advisor if you're unsure which investments would be right for you.
- ▶ Consider getting special accounts for Christmas and other special events. Do you always find that you're short on funds during the holidays? Putting away a little bit each month can add up to a lot, when you save consistently.
- ▶ Get Started Now!

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Y₄ O₁ U₁

For more help on getting a handle on your finances:



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