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Are you happy *with your savings?*



Saving obstacles

- Monthly bills, obligations and spending habits exceed your income.
- You're unsure where to begin.
- You believe you have sufficient time.
- You fear losing money in the market.
- Savings options seem too complicated.



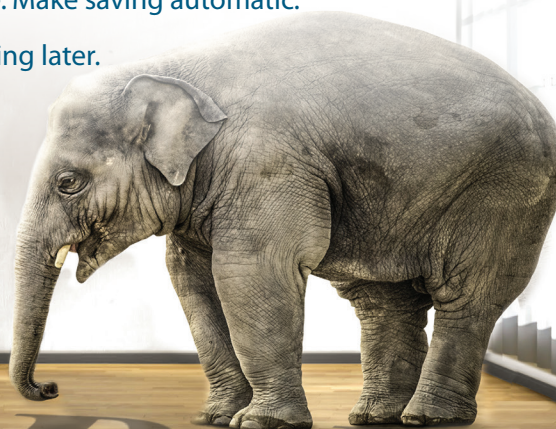
Dealing with debt

- Know how much you owe.
- Pay bills regularly and on time.
- Always make at least the minimum payment.
- Pay higher interest debt first.
- Pay off one debt, then target that payment toward the next (or start saving).



Get control

- Live within your means. Create a spending plan.
- Save then spend, not spend then save. Make saving automatic.
- Start now. It's always better than starting later.
- Outpace inflation. The longer you live, the more you need to do so.
- Take advantage of tax deferral and other strategies. We can help.



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Did you know?
The average:
household debt is **\$155,622**
credit card debt **\$5,525 (per card)**
mortgages **\$229,242**
student loan debt **\$38,792**
auto loan debt **\$20,509**
other debt **\$25,212**

Experian, 2021

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Are you controlling your money, *or is it controlling you?*

Income

	Client	Spouse	
Monthly take-home pay	\$ _____	\$ _____	
Additional income	\$ _____	\$ _____	
Total monthly income	\$ _____	+ \$ _____	= \$ _____

Expenses

• Mortgage/Rent (<i>including insurance and taxes</i>)	\$ _____
• Transportation (<i>loans, gas, insurance, etc.</i>)	\$ _____
• Utilities (<i>heat, electricity, water, etc.</i>)	\$ _____
• Extras (<i>cable, internet, cell phone, gym, etc.</i>)	\$ _____
• Groceries	\$ _____
• Life insurance premiums	\$ _____
• Medical (<i>co-pays, prescriptions, health insurance premiums</i>)	\$ _____
• Dining, travel and entertainment	\$ _____
• Child care	\$ _____
• Credit cards	\$ _____
• Other debt (<i>i.e. student loans</i>)	\$ _____
• Savings and investments	\$ _____
• Other: _____	\$ _____

Total monthly expenses - \$ _____

Cash flow

Income minus expenses = \$ _____

Planning for a secure financial future begins with understanding your current financial situation.

Ask yourself these questions.

Are you living within your means?

Do you set aside money each month for savings?

Do you have an emergency fund?

Are you comfortable with your current cash flow?

Create peace of mind – plan for life and enjoy your future!