

What is Important in Your *Personal Financial Planning*

A good financial plan is a road map that shows us exactly how the choices we make today will affect our future. -Alexa Von Tobel-

PERSONAL FINANCIAL PLANNING TIPS



CREATE A BUDGET WITHIN YOUR MEANS AND SAVE FOR LONG-TERM GOALS

50% for living essentials (e.g. bills, groceries)
30% for lifestyle (e.g. shopping, leisure activities)
20% for emergencies & retirement

CREATE EMERGENCY FUNDS

For unexpected events (e.g. health emergencies, unemployment)



PRIORITIZE AND RANK YOUR DEBTS

Prevent debts from getting out of hand and spending more than you earn.

USE YOUR DEBIT/CREDIT CARDS WISELY

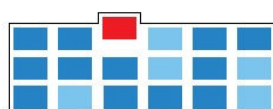
Pay more than the minimum amount each month to cut down on high interest rate



PLAN AND SAVE FOR RETIREMENT

The earlier you start, the more you will benefit

LEARN MORE HELPFUL FINANCIAL PLANNING TIPS TODAY!



**FIS DATA
REFERENCE**

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