



# Health and Wealth

## *Beginning your Journey*

Establishing good financial behaviors and implementing a structured routine early on will help you on your path to financial security.

*Steps to take at the start of your journey:*

### **Set Financial Goals:**

Establishing both short and long-term goals will help set the pace for future planning. Consider the following:

- What do you hope to accomplish in the next 5, 10 or 20 years?
- What hurdles stand in the way of you achieving those goals?
- Is the pace you set for yourself achievable?

### **Create a Budget:**

When creating a budget, consider your current income and expenditures along with any outstanding debt you may have. Reserving a portion of your income towards an emergency fund will ensure that you are prepared for any unforeseen expenses.

### **Establish a Savings Account:**

Establishing a savings account early on will provide you with the financial leverage to afford future purchases such as a car or home.

### **Protect Your Income:**

Just as you would insure your car or home, insuring your income will provide you with added security that if an unforeseen accident or illness occurs, your current budget and emergency fund will not be disrupted, leaving you with the confidence that your financial goals will stay on track.

**Beginning this journey with a structured routine in place will ensure you are on a course towards a secured financial future.**



**Please contact us with questions:**

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