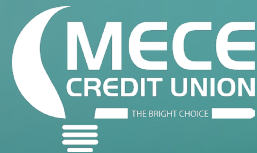


The Pulse

JANUARY
2020



Financial Tips for the New Year

Build your budget: Identify your net income, expenses, and savings. Set financial goals and record your spending to track progress.

Create an Emergency Fund: Start setting aside small amounts to reach the recommended 3-6 months' living expenses.

Complete a Financial Wellness Review: Review your credit report for errors, decide if debt consolidation is necessary, and evaluate interest rates. If needed, consider refinancing or reinvesting.

 **We'll do a review for you:** call or email today!





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