

Financial
WELLNESS INITIATIVE

**Think Ahead.
Plan for the
Future.**

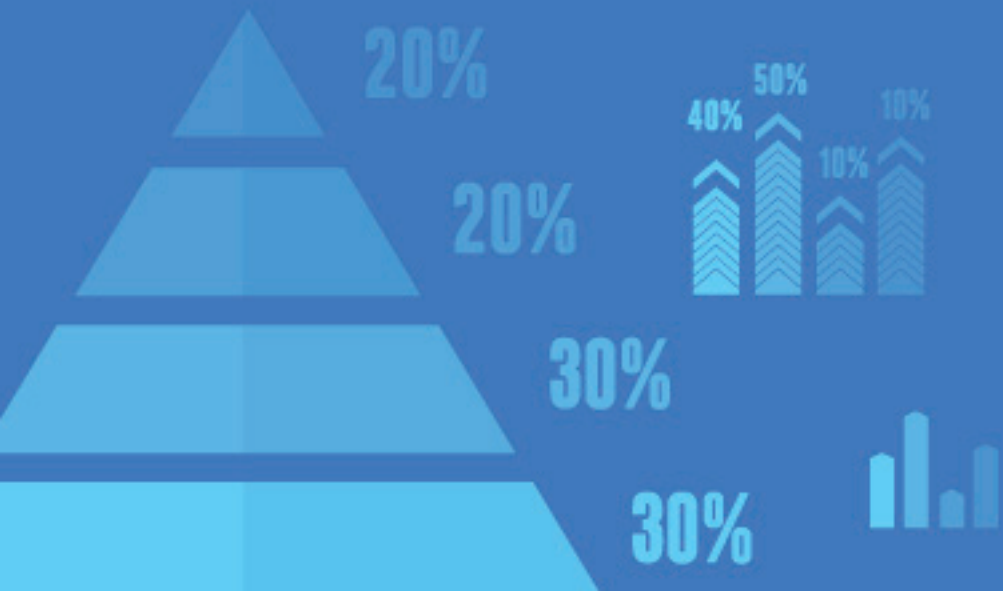
Helping You Build A Stronger Financial Foundation



Prepare. Review your goals. Take action.

No one wants to feel burdened by money worries. The costs of outstanding debt can reduce your ability to use your money for your goals, like saving for the future or acquiring high-quality financial products and services. Using some of your tax refund to reduce debt can help you avoid paying interest and expensive fees.

This initiative is designed to help you review your options and plan ahead for a better and stronger financial future. Consider using your 2015 refund towards paying down debt and you may be on your way to being debt-free this tax season.



Benefits to You

Paying down debt can give you greater peace of mind. Whether you're close to paying off debt or just beginning, think about how debt repayment can improve your life – emotionally and financially.

Remind yourself of the reasons you want to get out of debt. Here are some top reasons to be debt free.



Better Credit. Better Opportunities.

Credit card balances as well as loan balances have a direct impact on your credit score. Take

this opportunity to pay down your debts and improve your score. Maintaining good credit offers you more financial opportunities so that you can afford to pay for your dreams!



Less Stress. Better Health.

Owing money can add stress and strain to life. That's why paying down debt can increase financial

well-being. Take control of your financial wellness and increase your quality of life by paying down debt and saving for the future.



Free Up Money to Save for the Future.

Using a portion of your refund to pay down debt will lower your future payments and free up money

for saving! Instead of making interest payments, choose to save for retirement or for your kids' college. Once you gain control of your debt, you'll be able to do what it takes to become financially secure.



Spend Less Time with Your Bills.

Having debt means time spent tracking payments and paying bills – all with the risk that you might miss a

payment. Paying off your debts will give you more time to spend on the things that you enjoy.

Paying down debt is just one way to take more control of your money.

Here are some other tips on what you might do with your tax refund. Knowing how to pay down debt is part of the deal, but behavior change and self-discipline is the key.

1. Pay down debts – especially those with the highest interest rates such as credit cards, auto loans, student loans and medical bills.
2. Pay off auto and home loans early – when possible, apply extra money towards your big loans and own your assets faster.
3. Build an emergency fund – put aside an amount for unexpected events. Start with 3 months' worth of your average expenses. You never know when you might need it.
4. Invest a percentage of your income into a retirement plan that best fits you. There are multiple options available such as 401K, Roth IRA, Traditional IRA and the new myRA.
5. Invest in your children's future – put aside funds to help kick start your children's adult lives. College tuition, fees and expenses are high, but having a college education is important for their future. There are many options available to help, such as an Education Savings Account.
6. Build your own financial wealth – without debt and with proper budget planning you can save and plan a better future for yourself and your loved ones.