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Smart Money Moves to Make Before 40

Hitting 40 is a major milestone — and it's also a good time to take stock of your financial health. While everyone's journey looks different, there are four smart financial goals that can help set you up for a stronger future.

- 1. Establish your emergency fund.** Life can be unpredictable. A well-funded emergency account can protect you from unexpected costs, like medical bills, car repairs or job loss. If you haven't started one yet, now's the time. Set a realistic savings goal and build momentum with small, consistent contributions.
- 2. Pay off high-interest debt.** Credit card debt and other high-interest loans can eat away at your income. Make a plan to reduce or eliminate this debt — whether you use the avalanche method (highest interest first) or snowball method (smallest balance first). The sooner you pay it off, the more financial freedom you'll gain.
- 3. Have a solid start to retirement savings.** Retirement is probably still decades away, but it is never too early to start saving. Before you hit the midpoint of your career, consider your retirement strategy. Are you contributing to your 401(k) and taking advantage of any employer match? Have you started to diversify your investment portfolio?

4. Celebrate a strong credit score. A healthy credit score can open doors to better rates on home loans, auto financing or business funding. Pay bills on time, keep balances low and monitor your credit regularly to maintain or improve your score.

Planning your financial future is no easy task, but you don't have to do it alone. Get in touch today to discuss your goals and how professional guidance can help you achieve them.

Helping clients get back to the basics of building and maintaining wealth in a tax efficient way.



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