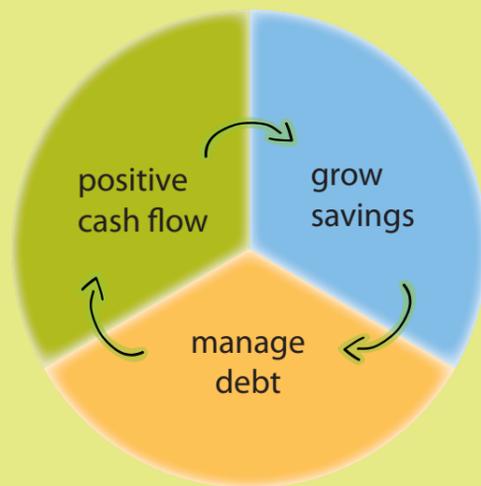


# 3 essentials for financial success



## 1. Create Positive Cash Flow

Finding more room in your budget and establishing emergency savings to ensure positive cash flow

**28%**

The percentage of people with no money saved for emergencies!



Nearly 8 in 10 Americans live paycheck to paycheck

**15.1%**

The percentage of Americans living below the poverty line.

The average U.S. household with at least one credit card



average credit card debt: \$10,700

## 2. Grow Savings

Once emergency savings is established, begin saving for child's education, retirement or other

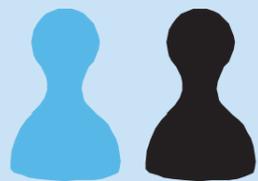
You will need approximately 80% of your income in retirement

Social security will provide approximately 39%



social security

retirement savings



Half of Americans have less than \$25,000 in savings

**Aim to save 18%**

for a medium earner who starts at 35 and plans to retire at 68 (assuming 4% ROI)

## 3. Manage Debt

Establish good credit, pay less on your purchases and only purchase what you can afford

**\$23,000**

Average student loan debt

### good debt vs bad debt

Anything you need but can't afford to pay for up front without wiping out savings

Debt that you can't afford, is unnecessary, or decreases in value immediately



Avoiding debt at all costs is not smart if it means depleting your savings



75% of the population plan to pay off their house before retirement

## Get assistance, if you need it

A variety of help is available to help you reach your financial goals

Find a financial expert:

- > you can trust
- > will do what's best for you (not them)
- > is compatible with your style
- > offers no-cost, no-obligation meeting
- > who is referred from family and friends

Steps:

- credit report review
- credit score review
- budget worksheet
- financial fitness workbook
- net cash flow
- checking and credit card review

**Altana**  
federal credit union

If you are interested, Altana Federal Credit Union offers the Wealthy Wallet Challenge, a free financial review.



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