

# Hit a Home Run With Your Money!



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# *Covering the Bases*



- Recognize where you're starting from
- Know where you want to wind up
- Take action! Use tools and resources to succeed!
- Check and revise the game plan to protect yourself along the way!

# Recognize Where You're Starting From

## What's your current situation?

- Do a “financial check-up”
- Check your credit
- Identify income, debts and upcoming expenses
- Consider your spending habits and ‘money personality’

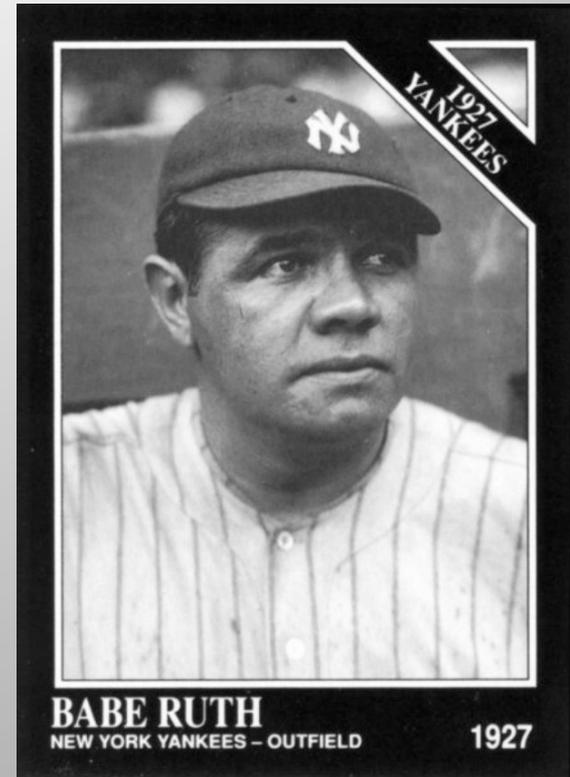


# Know Where You Want to Wind Up

Consider your *dreams*. . .

·  
*Commit* to them and  
make a good *plan* to  
*achieve* them. . .

And then you have  
***goals.***



***Never let the fear of striking out  
keep you from playing the game.***

-Babe Ruth

# Take Action Using Tools & Resources!



- Identify needs, wants, and spending priorities
- Track expenses
  - Does your spending reflect what you think your priorities are?
  - How might you adjust spending to align with goals?

# Take Action Using Tools & Resources!

Create (and use!) a  
spending plan

- Income
- Expenses
- Saving for goals

It's a tool that can  
bring you closer to  
your goals!



# Take Action Using Tools & Resources!



Consider different methods of:

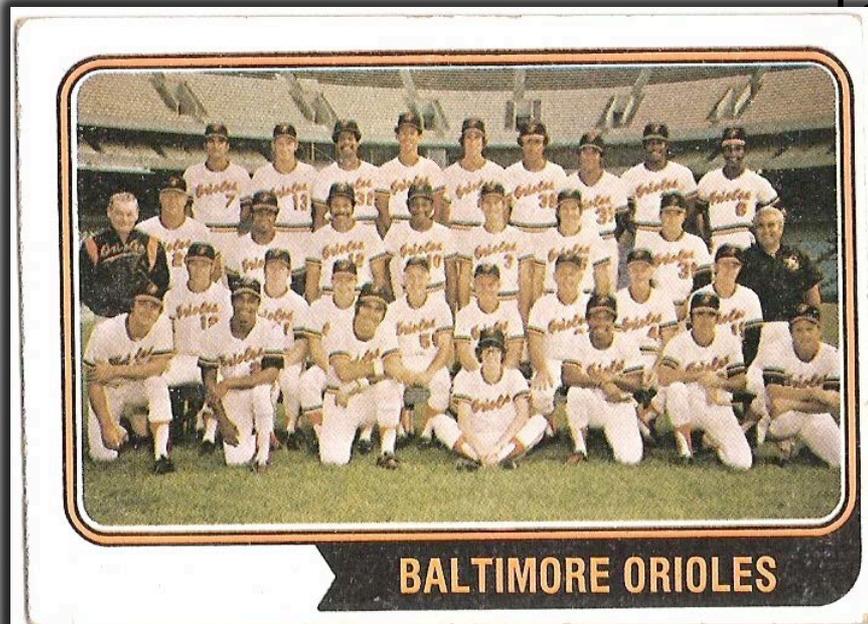
- Budgeting
- Organizing/filing
- Tracking expenses
- Being inspired by goals

# Check and Revise the Game Plan!



- Adjust your spending plan and goals to adapt to life's demands
- Monitor and strengthen your credit
- Protect against identity theft
- Beware of scams and false claims

# Check and Revise the Game Plan!



*Form your own “support team”*

Maintain adequate insurance

- Health, Life
- Home, Auto

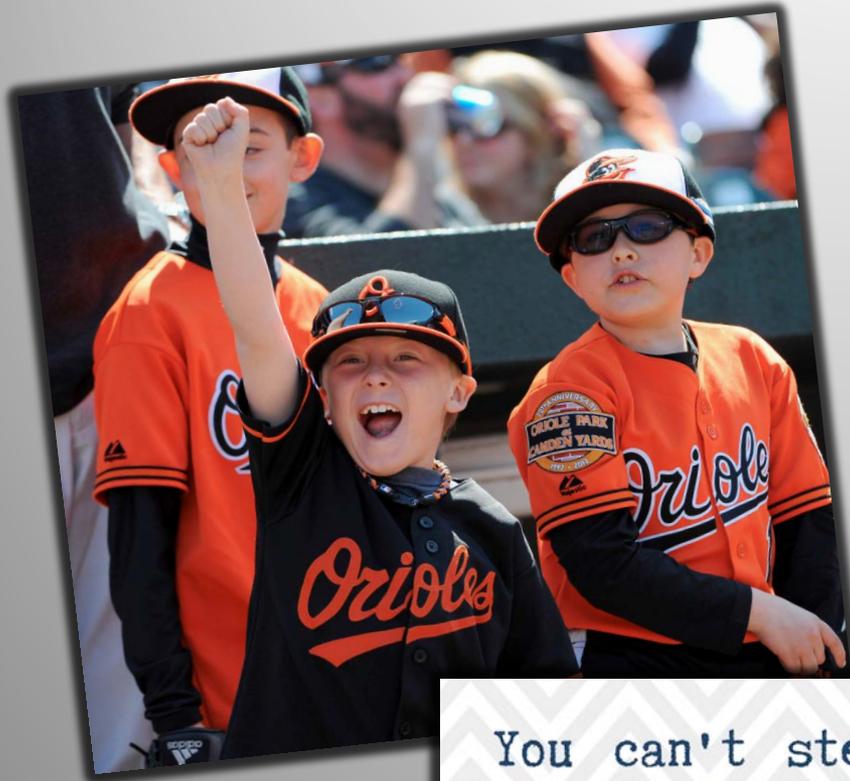
Plan realistically for future expenses

- Retirement
- Care needs
- Long-term goals

Consider your estate plan

- Advance Directives/POA
- Will
- Guardianships
- Beneficiaries for accts/ins

# *Celebrate Your Successes Along the Way!*



You can't steal  
second base  
by keeping one  
foot on first

[Frederick B. Wilson]

- Try new tools and make small changes in spending habits
- See what tips and tricks work for you
- Be flexible! Especially when goals must be adjusted
- Take pride in your efforts!



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*Solutions in your community*

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