

your title

SPRING 20XX



Ready to Move Forward?

Have you ever figured out your own net worth? It's an important first step if you want to plan realistically for your financial future.

How to Estimate Your Net Worth

Net worth is the amount that's left after you subtract everything you owe from the value of everything you own, which would include your home and autos; personal property such as jewelry, art, and furniture; and savings and investments. Liabilities would include all of your financial obligations — mortgages, credit card balances, auto and school loans, unpaid bills, etc.

It Changes Over Time

In the early years of your working life, it's not unusual to have a negative net worth — to owe more than the value of your total assets. However, your goal should be to increase your net worth as you advance in your career.

Why It's Helpful

Knowing your net worth allows you to determine where you stand financially and what you may need to build on. It can help you project how much more you will need to save for your retirement, a child's college education, or some other goal. where you stand financially and what you may need to build on. It can help you project how much more you will need to save for your retirement, or a child's college education.

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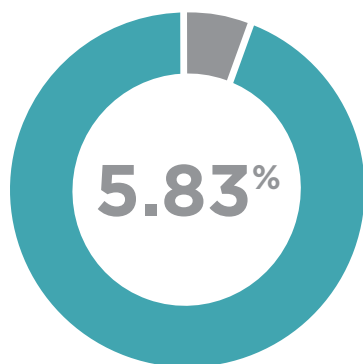


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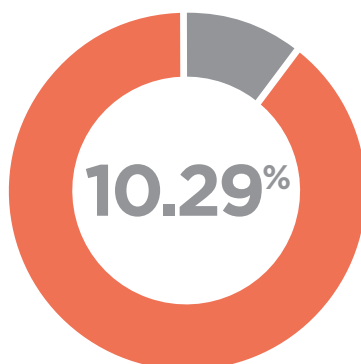
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THE DEBT BURDEN



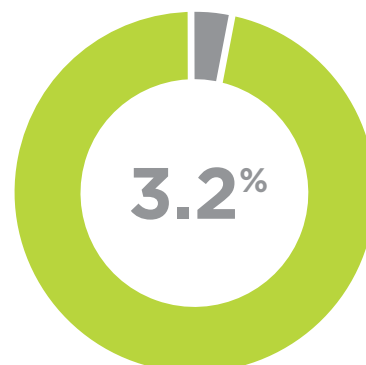
CONSUMER DEBT

Consumer Debt Service Payments as a Percent of Disposable Personal Income. The figure is for the third quarter of 20XX.



HOUSEHOLD DEBT SERVICE RATIO

The ratio of total required household debt payments (mortgage and consumer debt) to total disposable personal income. The figure is for the third quarter of 20XX



PERSONAL SAVING RATE

The percentage of personal saving to disposable personal income. The figure is for January 20XX.

Source: Federal Reserve Bank of St. Louis, 20XX

Debt Can Hold You Back

High monthly debt payments can dead-end your cash flow and prevent you from saving as much as you should toward your goals. And carrying too much debt can lower your credit score, which can affect your ability to get a job, buy affordable insurance, or qualify for low mortgage or car loan rates.

When you consider the large amounts owed on credit cards, auto loans, mortgages, and student loans, it's not surprising that many people are feeling overwhelmed and stressed out by their debts.

Own It

If you're feeling overwhelmed by consumer debt, there's no time like the present to start tackling it. These strategies can help.

Develop a spending plan. Small changes in spending habits can lead to significant savings over time.

Downscale your life. Bigger isn't always better. Consider downsizing and cutting back on

expensive vacations and frequent dinners out, and think twice before buying expensive items.

Use cash. Paying with cash straight out of your wallet may make you stop and reconsider unnecessary purchases.

Pay more than the minimum. Making only minimum payments on credit cards could significantly increase the amount you'll eventually pay. Have a plan to pay off your balances one by one. As soon as you've paid off the balance on one card, add that amount to your payment on the next card.

Pay your bills on time. Late payments may result in fees and a lower credit score.