



# LEGACY *making* TOOLS

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**Building a legacy can seem daunting on your own.  
So let's break down the steps together.  
This short list can help you with your long-term goals.**

## **1. START WITH A** *budget*

Track your earning and spending to make sure you're paying yourself first.

Once you've got those details, make sure you have a fund for emergencies and are saving 10% to 15% of your income toward retirement.

## **3. MANAGE ANY** *debt*

Carrying large debt can be the difference in building wealth or never quite getting ahead.

Developing a clear strategy is key, so pay attention to your balances and interest rates, be open to consolidation opportunities, and evaluate how you can reduce your debts without sacrificing emergency savings.

## **5. LEAVE YOUR** *legacy*

You have the power to shape your legacy, for yourself and loved ones.

Making an estate plan leaves important details up to you, like how your money and healthcare are handled.

So you're always ready for the future.

## **2. LOOK INTO YOUR** **FINANCIAL** *future*

There are things we need, and things we want.

Sometimes you have to plan accordingly, whether that's paying down debt, a child's education, a secure retirement or a down payment on a home.

This road map will help you prioritize what steps are right for you right now.

## **4. SAVE TODAY, RETIRE** **DOWN THE** *road*

Saving for the future is daunting to think about all at once, but every little bit helps.

Before you begin saving, take into account your household income, assets and dependents, which will help estimate your monthly costs in retirement.

You can then see how your plan would change if you contributed more or less.

## **6. explore** **YOUR FINANCIAL** **POSSIBILITIES**

We have many options for saving and investing to help you secure your legacy.

Visit the IRA, Brokerage and 529 pages to find out which is right for you.



COLLEGE



BROKERAGE



IRAS

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