

PAY DOWN DEBT OR SAVE FOR THE FUTURE?

A guide to smart debt management while balancing other financial security needs within your savings plan.

TO PAY MORE OR TO SAVE? THAT IS THE QUESTION.



THERE ARE MANY TYPES OF DEBT, WHICH ARE YOU CARRYING TODAY?



Credit Card



Personal Loan



Car Loan



Student Loan



Business Loan



Mortgage

EMOTIONAL CHECK-IN

Debt is personal. Your perspective on debt can significantly influence your approach to paying it off.

What three words express how you feel about your current level of debt?

1. _____
2. _____
3. _____

ASSESSING THE TRADE-OFFS

Some debt is better than others. You'll want to consider the following trade-offs when determining whether to pay down debt or save for the future.

