

Bring Balance to Your Budget

Edward Jones®



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Where am I today?

MY FINANCIAL NEEDS

- 1. Retire
- 2. Pay for college
- 3. Buy a house
- 4. Live in retirement

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Budgeting

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The Four Uses of Cash

- U** Unexpected Expenses and Emergencies
- S** Specific Short-term Savings Goals
- E** Everyday Spending
- S** Sources of investment

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The Four Uses of Cash

- E** **Everyday Spending**
 - Groceries
 - Utilities
 - Entertainment
 - Mortgage
 - Car/gas/insurance
 - Other debt payments

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How Much Is Too Much?



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Tip



**Build Your
Reserves**

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Tip



**Separate Savings
and Chequing**

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Tip



AutoPay Bills

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Tip



**Think of Debit
and Credit Cards
As Spending Tools**

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The Four Uses of Cash

U

Unexpected Expenses and Emergencies

- Job loss
- Home repair
- Auto repair
- Unplanned medical expense

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The Four Uses of Cash

S

Specific Short-term Savings Goals

- New car
- Vacation
- Wedding

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The Four Uses of Cash

S

Sources of Investment

- Strategic allocations
- Temporary allocations for a future investment

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Tip



Strategic Allocation

- Hold cash as an asset class to diversify investments
- Up to 5% of your fixed-income allocation in cash

Temporary Allocation

- Dollar Cost Averaging or Systematic Investing

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Mastering Credit

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Good Debt, Bad Debt

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Credit Cards and Minimum Payments

New Balance	\$1,786.00
Minimum Payment Due	\$53.00
Payment Due Date	2/13/15

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$35 fee and your APRs may be increased up to the Penalty rate of 28.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	8 years	\$2,785
\$62	3 years	\$2,232 (Savings = \$553)

Source: Edward Jones and www.fcac-acfc.gc.ca. Example is for illustrative purposes only.

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Your Credit Profile

Credit Score

- Range: 300-850
- Best Rates: 740+

Credit Report



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Credit Score Factors

- History of on-time payments
- Credit utilization
- Length of credit history
- Recent searches for credit
- Types of credit used

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Credit Report

Credit Bureaus

- Equifax Canada
- TransUnion Canada

Request your annual credit report at

www.equifax.ca

www.transunion.ca

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Credit Card Payoff Strategy

Credit Card	Amount Owed	Interest Rate	Minimum Payment
Credit Card 1	\$750	21%	\$25
Credit Card 2	\$1,250	21%	\$75
Credit Card 3	\$1,000	20%	\$50
Credit Card 4	\$2,500	18%	\$50
Credit Card 5	\$4,000	18%	\$50
	\$9,500		\$250

Source: Edward Jones. This example for illustrative purposes only.

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Refinancing

- Mortgage
- Auto Loans



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Review Your Strategy

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Review Your Strategy

Mastering Credit:

- Good vs. Bad Debt
- Credit Scores and Credit Reports
- Debt Consolidation and Payoff Strategies

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Questions
&
Answers

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