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| **Your 30s is a Great Time to Get Money Management on Track****Once you reach your 30s, you realize the full weight of adulthood. Now’s the time to make smart moves to address your financial responsibilities to your family and your future.**Your 30s are a critical decade in your life. You are young enough to benefit from long-term plans and old enough to address your current financial responsibilities. It’s the perfect time to create an emergency fund, fix your credit, pay down debt, get life insurance, fund your retirement, and make other smart financial moves.**Address immediate concerns first.** It’s advised that you put aside four to six months of expenses in an insured, interest-bearing emergency fund. This should be your top priority so you have a buffer against unexpected financial hardships. Your next priority should be to pay down debt. Start by tackling credit cards that have a high interest rate and make more than the minimum payment if you can.**Fix your credit.** A good credit score is more than a luxury. It gives you access to reasonably priced loans and credit cards that may prove helpful when you need to purchase a car, home, or other big-ticket items. You can build your credit by paying down current debt, limiting the use of new credit, and paying your bills on time.**Fund your retirement.** If you haven’t done so yet, consider opening an individual retirement account and make the maximum contribution each year if you can afford to. If your employer offers a 401(k) or similar qualified plan, enroll in it if you haven’t already. Some companies will match your contribution up to a certain amount, but you will need to verify your employer’s conditions to see if you qualify. If you do belong to an employer plan, increasing your contributions will reduce your taxable income and add to the growth potential of your retirement nest egg.**Consider opening an investment account.** Investing can help you build your wealth. The amount you invest is not always as important as committing to regular contributions. Over time, a brokerage account holding your portfolio of well-diversified assets can provide you the potential for short-term income and long-term capital appreciation.**Financial planning is serious business.** A qualified financial professional understands your wealth depends on careful, integrated planning. You need to consider your investment and retirement strategies, your taxes, your insurance and annuity choices, and many other factors. Call me today for a comprehensive review of your finances. Together, we can ensure you’ve taken the ageappropriate actions to manage your wealth. |

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