

SUBJECT LINE: TIPS FOR CREATING A BUDGET



Create a budget and stick to it!

Dear Carol,

While it's important to have a budget at any point in your life, it's especially important to have one after college graduation. Most college grads have a lot of debt in credit cards and student loans. Creating and sticking to a budget can help you manage that debt, and start making a dent in your student loans sooner rather than later! Below are a few tips to help you get started with a budget:

1. Identify and track how you're currently spending your money.

- Pay close attention to how much money you're spending and where.
- If you find you're spending too much in certain areas and are struggling to pay your rent or buy food, make some adjustments.

2. Set your financial goals.

- Do you want to create an emergency fund, eliminate your debt or save for a down payment on a house/or all of the above?
- Create your budget around meeting those goals.
- Continue to track your spending to make sure you stay within the budget you've set for yourself.

3. Use an app or software to take the headache out of budgeting.

- Apps like Mint and EveryDollar make it easy to track your money on the go and can even connect to your bank account.
- You can also purchase personal finance software.

I hope you find these tips helpful. Please contact me at 314-989-9100 or susan@demo.com with any questions or for a referral to a financial advisor.

Sincerely,

Susan Demo
President & CEO
Sample Mortgage Company
NMLS # 123456
Company NMLS # 789123
www.demomortgage.com/susan_demo

Contact Me ▶

Lets Connect:



Susan Demo
Sample Mortgage Company
123 Demo Drive
Anytown, MO 63000
314-989-9100
susan@demo.com

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SUBJECT LINE: TIPS FOR PAYING OFF YOUR DEBT



Start with a plan and pay off debt!

Dear Carol,

Once you have created a budget and know where your money is going, you can start paying down your debt. The thought of becoming debt-free can seem impossible, especially when the average college graduate has tens of thousands of dollars in student loans to pay back on top of credit card debt. There is a simple way to approach paying off these debts: Dave Ramsey's Debt Snowball Plan.

This plan works by focusing on one small, manageable debt at a time. Here are some tips to implement the Snowball Plan:

1. Make a list of each of your debts, including the balance.
2. List them from the smallest to largest balance.
3. Make minimum payments on all of your other debts, and funnel all of your extra funds into the first (smallest) debt.
4. Each time you pay a debt in full, work on the next smallest debt on your list. Funnel your extra funds, including the payment from the first debt, into the new debt.
5. Continue this program until you reach the last debt on your list.
6. Know how it feels to live debt-free!

By starting with your smaller debts, you see results quickly, which helps motivate you to keep going. You'll be surprised by how much progress you can make in a short amount of time with this plan.

If you have any questions or would like me to refer you to a financial advisor, please contact me at 314-989-9100 or susan@demo.com.

Sincerely,

A handwritten signature in blue ink that reads "Susan".

Susan Demo
President & CEO
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SUBJECT LINE: START SAVING FOR RETIREMENT



Saving early gives your money more time to grow.

Dear Carol,

Saving for retirement may be the furthest thing from your mind right now, but the earlier you can start saving, the better off you'll be later on. Starting early gives your money more time to grow. Below are some tips to get started:

1. Start by contributing to an IRA or 401(k). Different plans have different features, so talk with a professional to decide which plans fit your situation.
 - Most IRAs and 401(k)s are tax free until you start withdrawing later on.
2. Find out what kind of retirement plan your employer offers and what their contributions are.
 - Many employers will match all or part of an employee's contributions to the employer-sponsored plan.
3. You will likely need 70-100 percent of your pre-retirement annual salary to live comfortably.
 - Be realistic about your expenses: you may have your mortgage paid off by then, but you may want to travel or buy a vacation home. Additionally, your medical expenses will likely cost more.
4. It is recommended to start saving 10-15 percent of your income in your early 20s.
5. Use an online calculator to estimate the amount of money you'll need in retirement.

The sooner you begin saving for retirement, the better! I hope you've found these tips helpful. Please contact me at 314-989-9100 or susan@demo.com with any questions or if you would like a referral to a financial advisor.

Sincerely,

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SUBJECT LINE: TIPS FOR INVESTING



Tips for Investing in Other Areas

Dear Carol,

Investing and saving for retirement is one of the most important steps to ensure you are financially prepared for the future. Investing in diverse areas can be just as important. Below are a few tips to help you get started:

1. Familiarize yourself with stocks, bonds, ETFs and mutual funds.
2. Understand the pros and cons of each type of investment.
3. You do not need to work with a financial professional to get started, although you may want to in the future.
 - Acorns, an investment app, makes it easy for you to invest by using the change from your debit and credit card purchases.
 - Based on your financial goals and the amount of risk you're willing to take, Acorns will recommend a diverse portfolio and will automatically invest your leftover change for you.
4. The key, as with saving for retirement, is to start early, even if it's only small amounts at a time.

The sooner you can start investing, the healthier you will be financially in the future. I hope you've found these tips helpful. Please contact me at 314-989-9100 or susan@demo.com with any questions or if you would like a referral to an investment professional.

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