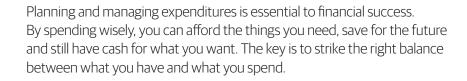
SPEND











Think about ways to prioritize your spending: essentials first, then savings. All of the extras come at the end. Adopting this mindset can make spending more guilt free. You've done all the hard work already. What you have left is yours to enjoy. Plan wisely and spend the rest!



QUICK TIP:

- Juggling a variety of financial priorities? Relieve your stress by creating a financial plan that helps you meet your goals.
- After essentials, pay yourself first and spend only what's left. Avoid the habit of saving only what's left after your monthly spending.
- Prioritize your debt payments. In general, begin by eliminating high-interest debt, such as credit cards first



SO WHAT'S NEXT?

Check out Northwestern Mutual's client website to link all of your accounts and get a big-picture view of your finances. Northwestern Mutual clients can visit <u>northwesternmutual.com</u> and click LOG IN. Select Personal Insurance & Investments. Be sure to connect with a financial representative who can deliver a unique plan that will help you reach your goals.

