

You can make all your finance goals a reality when you're in total control of your financial future. Follow these tips from personal finance expert Chris Hogan to get started.

# Take Control of Your **FINANCIAL FUTURE**



## 1 Cut what you don't need

- Unused gym memberships.
- Cable channels you don't watch.
- Subscriptions that never get used.

**TIP:** Use what you have around the house before buying new things! This goes for food, clothes and other miscellaneous items.

## 2 Reshape the budget

**Prioritize these top four areas:**

- Housing — Rent or mortgage
- Utilities — Electric, gas, WiFi, etc.
- Food — Groceries for the family
- Transportation — Gas, auto insurance, car maintenance

## 3 Stock your reserves

- Aim to save the equivalent of three months' income in its own account.
- Set up consistent auto-transfers into your rainy-day fund so you don't have to think about it.

## 4 Pay off debt

Only start after you have stocked your reserves.

**"Debt Snowball Method"**

- Attack the debt with the smallest principal first; pay minimums on the others.
- When debt one is paid off, combine debt one's payment with the minimum you've been paying on debt two (your second smallest).
- Payment will increase each time you switch to the next debt up, so eventually, you'll be making the largest payment on the largest debt.

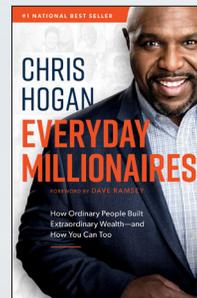
## 5 Reach all of your financial goals!

Once you've freed up your cash flow with a solid budget and reduced debt, keep saving toward your biggest financial goals.

**READ IT:**

**"Everyday Millionaires"**  
by Chris Hogan

Learn how ordinary people can build extraordinary wealth by making small changes to their routines.



Learn more on how to master your finances at Buffini & Company MasterMind Summit, August 8-10 in San Diego, California. Guest speaker and financial expert Chris Hogan will share strategies for achieving financial success.

**Reserve your seat today!**

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