# 5 MONEY MISTAKES

## to AVOID

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# NOT HAVING AN EMERGENCY FUND

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# RELYING ON HIGH-INTEREST DEBT

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# DELAYING RETIREMENT CONTRIBUTIONS

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# LACK OF INSURANCE PROTECTION

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# NOT FOLLOWING A CLEAR FINANCIAL PLAN

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# HOW TO FIX THESE 5 MONEY MISTAKES

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|---|---|
| **NOT HAVING AN EMERGENCY FUND** | Set aside at least three to six months' worth of expenses in a liquid savings account. |
| **RELYING ON HIGH-INTEREST DEBT** | Prioritize paying down debt with the highest rates to reduce interest costs. |
| **DELAYING RETIREMENT CONTRIBUTIONS** | Start contributing to your retirement accounts as early as possible to benefit from rompounding. |
| **LACK OF INSURANCE PROTECTION** | Ensure you have adequate health, life, and disability insurance coverage. |
| **NOT FOLLOWING A CLEAR FINANCIAL PLAN** | Define your financial goals, create a plan, and review it regularly. |

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# LET'S BUILD YOUR FINANCIAL PLAN TOGETHER

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