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Smart Women, Smart Decisions



Women today are better educated, earn higher salaries and own more businesses than ever before. Yet, despite the economic gains and freedom women are experiencing, preparing for the 'ifs' in today's volatile economy can be a real balancing act. I can help you prepare for the risks in life, and help you sort through available choices so you can make the best plan for your situation. Together, we can work toward putting you on the road to financial freedom.

Susan A. Myers

CPA, CLTC, CFP®, Senior Financial Planner

755 W. Big Beaver Road, Suite 600 • Troy, Michigan 48084

(248) 680-0490 ext. 188

smyers1@metlife.com

www.center4wealthgmt.com



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SMART WOMEN...

Smart Decisions



Money Management Tips for Young Adults

Young adults today face a variety of challenges in their quest for financial security. Some of these obstacles are similar to those faced by previous generations, while others are unique to the times. If you are a young adult, here are five financial tips to help you manage your money and prepare for your future.

1) Invest in your future. Ongoing technological changes in various fields may require continuing education. You may wish to make ongoing career education a priority to enhance your skills and increase your professional potential. The more varied and flexible your skills, the more attractive you may be to prospective employers.

2) Open an emergency savings account. The uncertainty of the workplace may mean that your professional life will be interrupted by career changes. If you need to return to school full-time to change career paths, you may face periods of time without stable income. Creating an emergency fund to cover several months' worth of living expenses can help you manage work-related transitions. This savings fund can also be used for opportunities, such as starting your own business.

3) Save early and continuously for retirement. Saving for your retirement is your responsibility—so apply discipline and diligence to this ongoing objective. You cannot necessarily depend on the government to provide future Social Security benefits. With employer-sponsored 401(k) plans, the responsibility of saving rests on your shoulders. Although you may be years away from retirement, the key is to make time and compound interest your allies.

4) Let retirement funds accumulate. If you change jobs early or often in your working years, consider rolling over your account into an Individual Retirement Account (IRA) or new company retirement plan. It may be tempting to cash in the account, especially if you have accumulated only a small amount, but doing so would make it immediately taxable and you may also incur an early withdrawal penalty. Perhaps a greater concern, however, is that you may be unable to make up for time already spent to accrue these savings.

5) Use credit wisely. Credit card companies frequently target young adults with the lure of "easy money." While credit cards offer convenience (it's virtually impossible to conduct some transactions, such as reserving airline tickets, without one), they also have the potential to create debt problems. Because payments can be stretched far into the future, overspending on credit can create an illusion of wealth. Paying off the full balance each month is the best way to control your use of credit.

Plan Now for the Future

Remember, the funds you accumulate during your working years may be your primary source of retirement income. Although inflation may threaten your nest egg, a little discipline and common sense over time may help you better manage your current and future financial affairs.

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Please give me a call to discuss your financial needs.

Susan A. Myers CPA, CFP®, CLTC, is a Senior Financial Planner at the Center for Wealth Management, an Office of MetLife. She has been helping individuals and business owners define and achieve their financial goals for over 25 years. While Susan's specialty is retirement planning, she and her team also work with individuals of all ages build, manage, and preserve their life's wealth. Susan is a frequent speaker at community and corporate events. She can be contacted at (248) 680-0490 ext. 188 or you may visit the Center for Wealth Management website at www.center4wealthgmt.com.

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