Edward Jones

Bring Balance to Your Budget

edwardjones.ca

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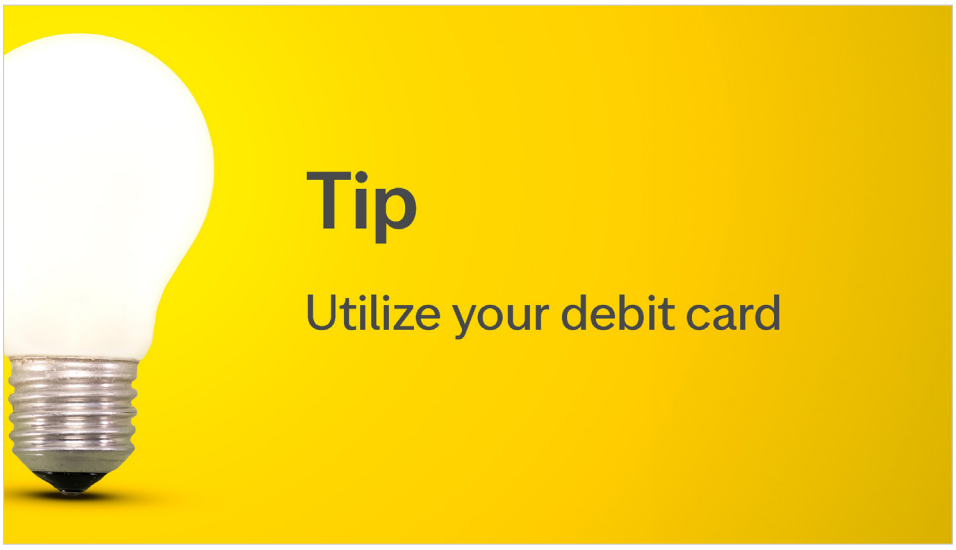

The four U.S.E.S. of cash

Unexpected expenses and emergencies

Specific short-term savings goals

Everyday spending

Sources of investment

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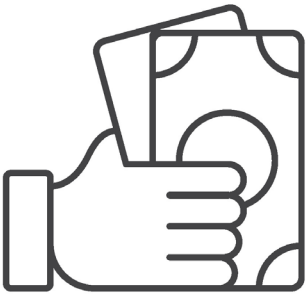

The four U.S.E.S. of cash

U Unexpected expenses and emergencies

- Job loss
- Home repair
- Car repair
- Unplanned medical expense

The four U.S.E.S. of cash

S Specific short-term savings goals

- New car
- Vacation
- Wedding

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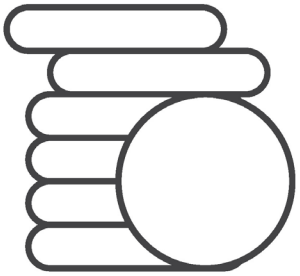
The four U.S.E.S. of cash

E Everyday spending

- Groceries
- Utilities
- Entertainment
- Mortgage/rent
- Car/gas/insurance
- Other debt payments



The four U.S.E.S. of cash

S Sources of investment

- Strategic allocations
- Temporary allocations for a future investment

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How credit works

Credit cards and minimum payments

Credit card balance - $9,500
Minimum payment due - 3% or $285.00
Interest rate - 21%

For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	26 years & 5 months	Original balance $$9,500.00 Interest paid $13,004.63 Total paid $22,504.63
Extra payment of $50.00 per month ($335.00)	8 years & 1 month	Original balance $9,500.00 Interest paid $6,530.09 Total paid $16,030.09 Savings $6,474.54 Time saved 18 years & 4 months

Source: https://itools-ioutils.fcac-acfc.gc.ca/CCPC-CPCC/CCPCCalc-CPCCCalc-eng.aspx

Debt payoff strategy

Credit card	Amount owed	Interest rate	Minimum payment
Credit card 1	$750	21%	$22.50
Credit card 2	$1,250	21%	$37.50
Credit card 3	$1,000	20%	$30.00
Credit card 4	$2,500	18%	$75.00
Credit card 5	$4,000	18%	$120.00
	$9,500		**$285.00**

Source: Edward Jones. This example for illustrative purposes only.

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Debt payoff strategy:
Avalanche method

Credit card	Amount owed	Interest rate	Minimum payment
Credit card 1	$750	21%	$22.50
Credit card 2	$1,250	21%	$37.50
Credit card 3	$1,000	20%	$30.00
Credit card 5	$4,000	18%	$120.00
Credit card 4	$2,500	18%	$75.00
	$9,500		**$285.00**

Source: Edward Jones. This example for illustrative purposes only.

Debt payoff strategy:
Snowball method

Credit card	Amount owed	Interest rate	Minimum payment
Credit card 1	$750	21%	$22.50
Credit card 3	$1,000	20%	$30.00
Credit card 2	$1,250	21%	$37.50
Credit card 4	$2,500	18%	$75.00
Credit card 5	$4,000	18%	$120.00
	$9,500		**$285.00**

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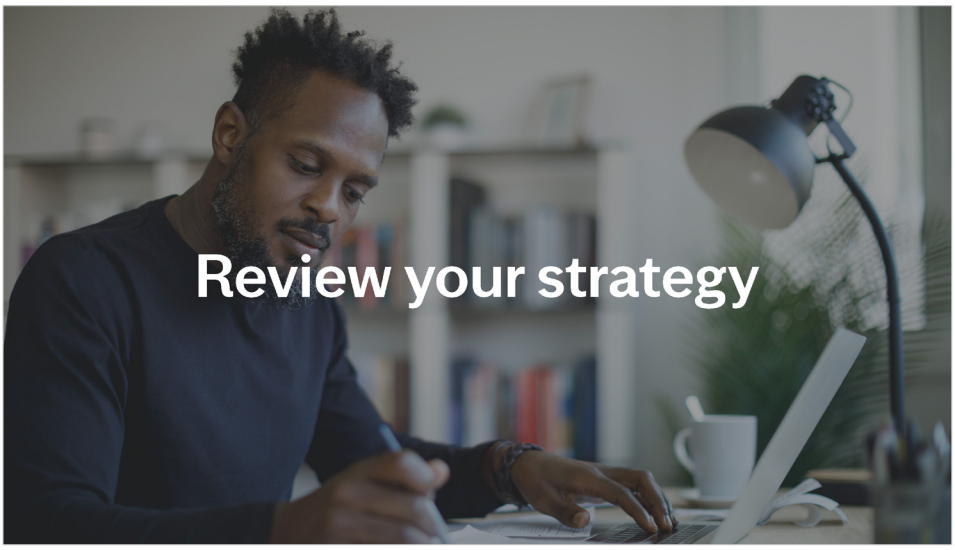
Refinancing

- Mortgage
- Car loans
- Loans
- Lines of credit
- Credit cards



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What makes us unique: Doing money differently™

1. We prioritize what's most important to you and help you define your short- and long-term goals before providing advice.
2. We build deep trusted relationships and work with you to develop strategies that support your goals related to health, family, purpose, and finance.
3. We provide comprehensive planning and advice to help balance and achieve your goals.
4. We partner with you through life's curveballs, cannonballs and windfalls and we'll work together to adjust your plans as needed.

Your priorities are our priorities

- Financial management
- Retirement planning
- Asset management
- Risk management
- Tax planning
- Business planning
- Estate planning

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Your financial journey

Working together, we'll use the Edward Jones process to establish, confirm, and regularly revisit your financial strategy.

A team approach

Key members of your team

1. **Your Edward Jones branch team**
   - Financial Advisor
   - Branch Office Administrator
2. **Your Edward Jones home office team**
   - Advice and Guidance Strategists and Analysts
   - Client Consultation Group
   - And more
3. **Your legal and tax professionals**
   - Accountant
   - Lawyer

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Any questions?

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Let's connect!

Email me directly if you have additional questions

Call my office

Complete the **My Priorities Quiz** and bring it to your next appointment

How did I do? Complete the seminar evaluation

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Thank You

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