

Edward Jones®

Bring Balance to Your Budget





Where am I today?



What is a budget

- A budget is a plan
- It helps track income and expenses
- Includes different spending categories
- Supports financial goals
- Can be adjusted as needed



Why is a budget important?

It can help:

- Control spending
- Support savings goals
- Reduce financial stress
- Improve decision making
- Build long-term financial stability



A woman with short white hair, wearing a grey blazer over a white collared shirt, is seated at a table and speaking animatedly with her hands raised. She is looking towards two other people, a woman with blonde hair and a man with a beard, who are listening attentively. The setting appears to be a modern office or meeting room with large windows in the background. The text "Identify your goals" is overlaid in white on the image.

Identify your goals

A photograph of a family of four laughing joyfully outdoors. On the left, a man with glasses and a light blue shirt is laughing heartily. In the center, a young boy in a striped shirt looks towards the right. Behind him, a woman in a light grey cardigan is smiling. To the right, a young girl in a blue dress with a striped top is laughing. On the far right, the shoulder and part of a woman's face are visible, also smiling. The background shows a building with a wooden lattice and some greenery.

Prioritize your goals

Budgeting worksheet

A man and a woman are sitting at a wooden desk in a home office, looking at a laptop and some papers. The man is wearing a black and white striped sweater, and the woman is wearing a light blue button-down shirt. They appear to be collaborating on a task. On the desk, there is a green mug, a pair of glasses, and some papers. In the background, there is a white shelving unit with various items, including a potted plant and a clock. The overall atmosphere is professional and focused.



Tip

Build your reserves



Tip

Autopay your bills



Tip

Utilize your debit card

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



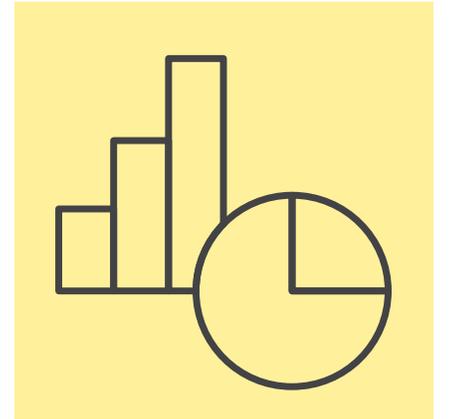
Unexpected
expenses and
emergencies



Specific short-
term savings
goals



Everyday
spending



Sources of
investment



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

U

Unexpected expenses and emergencies

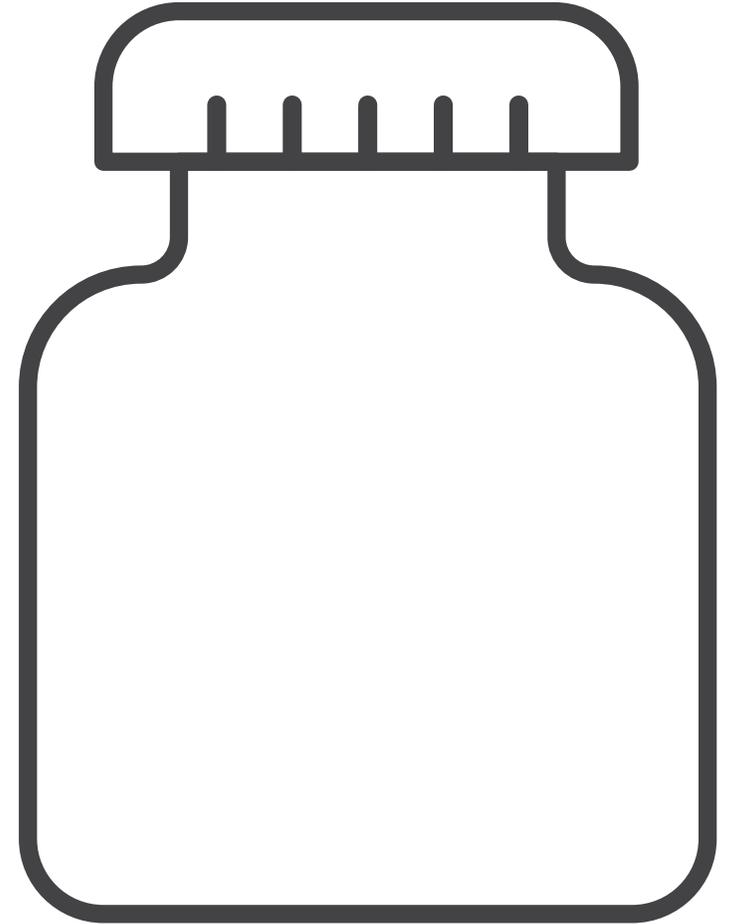
- Job loss
- Home repair
- Car repair
- Unplanned medical expense

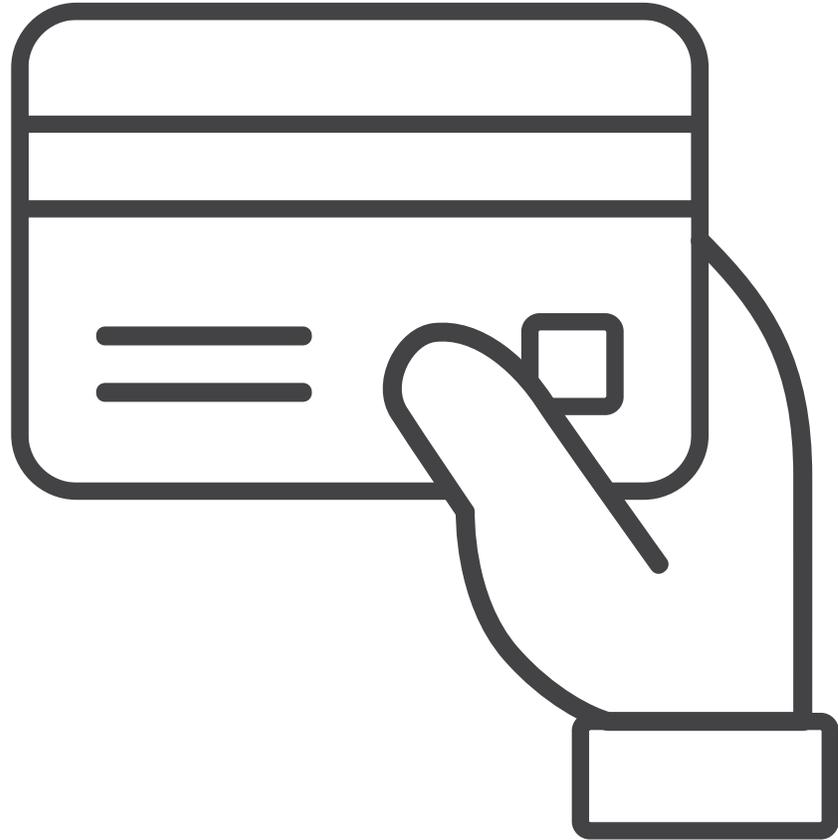
The four U.S.E.S. of cash

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Specific short-term savings goals

- New car
- Vacation
- Wedding





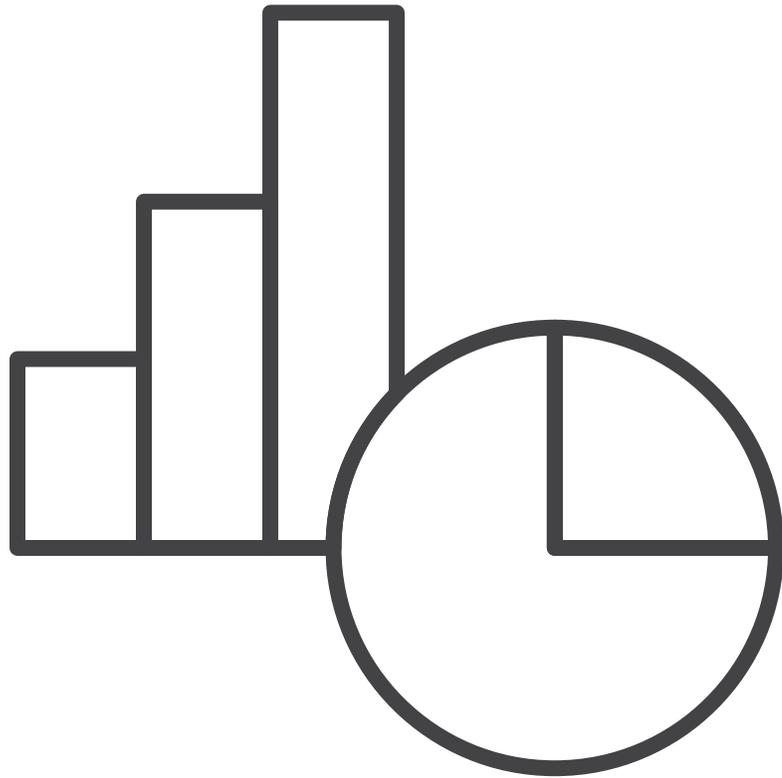
The four U.S.E.S. of cash

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



Two types of cash allocation

Strategic allocation

- Hold cash as an asset class to diversify investments
- Up to 5% of your fixed-income allocation in cash

Temporary allocation

- Dollar cost averaging or systematic investing

A young couple is shown in a close-up, medium shot. The woman on the left has long dark hair and is wearing a red top with a white floral pattern. She is smiling and looking down at a white document she is holding. The man on the right has short dark hair and is wearing a green t-shirt. He is also smiling and looking at the document. In the bottom right corner, the back of a silver laptop is visible. The background is a dark grey wall with vertical paneling.

Mastering credit

A woman with dark hair, wearing a white blazer, is sitting in a chair and holding a document. She is smiling and looking towards a man who is sitting in a brown leather chair, seen from the back. The man is wearing a dark suit. They are in a modern living room with a grey wall, a green corduroy sofa, and a lamp with a white pleated shade. The text "Good debt vs bad debt" is overlaid in the center of the image.

Good debt vs bad debt

A woman with dark hair tied back, wearing a maroon sweater over a white collared shirt and beige pants, sits on a wooden floor. She is smiling and pointing at a piece of paper among many others scattered around. A young girl with curly hair, wearing a red shirt and denim shorts, lies on her stomach on the floor, looking at the papers. The background is a plain, light-colored wall. The overall scene suggests a collaborative effort to manage or understand financial documents.

Strategies to pay off your debt

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	4 years & 3 months	Original balance \$9,500.00 Interest paid \$4,882.64 Total paid \$14,382.64
Extra payment of \$50.00 per month (\$335.00)	3 years & 4 months	Original balance \$9,500.00 Interest paid \$3,741.74 Total paid \$13,241.74 Savings \$1,140.90 Time saved 11 months

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.

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

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

Refinancing

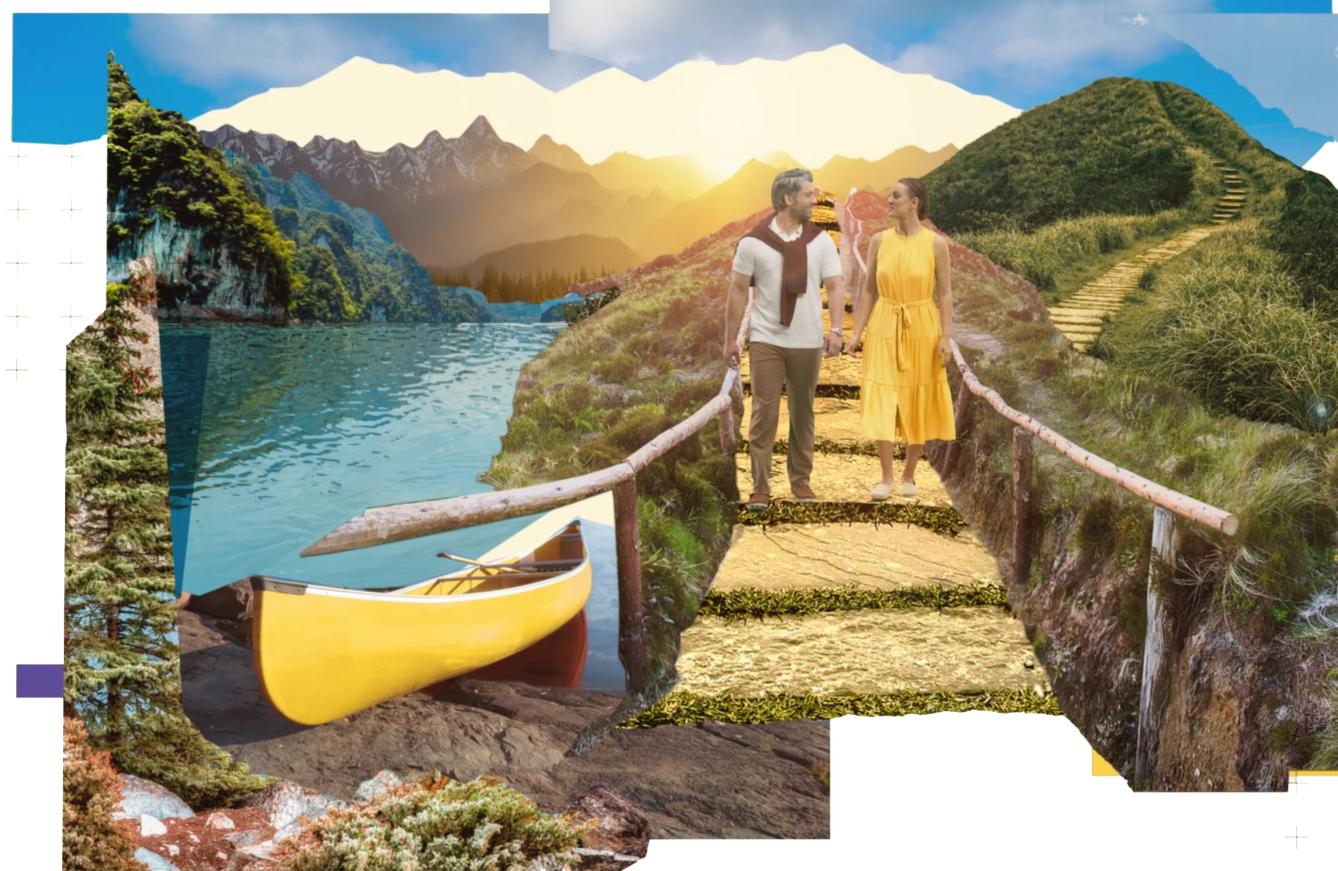
- Mortgage
- Car loans
- Loans
- Lines of credit
- Credit cards





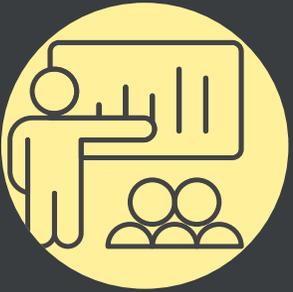
Review your strategy

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



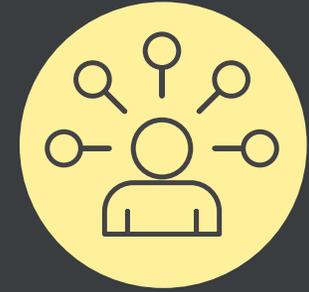
Financial management



Asset management



Risk management



Tax planning



Retirement planning



Estate planning



Business planning

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

Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. Clients/prospective clients should consult their estate-planning lawyer or qualified tax advisor regarding their situation.

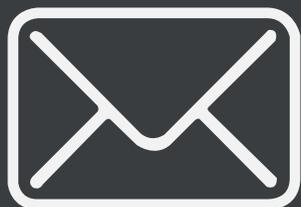


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Any questions?



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

Thank You

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