



# Your Financial Future: A Smart Start Guide

*Planning-focused financial guidance for wherever life takes you.*



## Habits That Lead to Your Goals

Simple actions. These habits are the key to achieving your goals. No perfection required.

### Monthly Check-ins

Review your accounts once a month. Look at what's coming in, what's going out, and how you feel about it.

**Tip:** Do this when it's quiet in your kitchen or on the way to work every month.

### Celebrate Small Wins

Did you avoid an impulse purchase or hit a savings goal? Acknowledge it. Praise yourself for what you did.

**Tip:** Buy a small reward when you reach your goal or make when you reach a milestone.



When you're feeling a little overwhelmed, remember that you're not alone. We're here to help.

### FAQ

Q: How do I know if I'm on track?  
A: Check your progress regularly. If you're not where you want to be, adjust your plan.

**Get the full story**

Download our free guide to get the full story on how to achieve your financial goals.

# 20rx Smart Start Guide

**Ken McCarter, Jeff Bell**



## 20rx Smart Start Guide:

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