

\$HAPE UP YOUR FINANCES\$



STAY FINANCIALLY FIT WITH THIS QUICK CHECKLIST. SEE WHAT'S WORKING, WHAT NEEDS WORK, AND WHAT'S WEIGHING YOU DOWN.

Evaluate your savings.

- Aim to save 3 – 6 months (or as much as 12) of living expenses.
- Start with \$1,000 to \$2,000 if you're paying off current debts.
- Set up a different account for travel and other discretionary needs.

Slash subscriptions and memberships.

- Every few months, decide what's worth keeping or find budget-friendly alternatives.

Watch your withholding.

- Adjust your income tax withholding if your income or expenses have changed drastically, or if you had a bigger refund or a first-time penalty this year.
- Visit www.irs.gov/individuals/tax-withholding-estimator to calculate how much you should withhold.

Stay on your debt-reduction path.

- Keep paying down credit cards, student loans, and other accounts if those debts are blocking your big-picture goals.
- If you need a debt strategy, visit our blog to learn about the debt snowball method:
www.houseloanblog.net/wavedebtgoodbye/

Schedule an annual mortgage review.

- Mortgage rates keep dropping, and now could be your chance to refinance.
- Contact our team for ways to save on your mortgage.

CONNECT WITH US TODAY FOR PERSONALIZED GUIDANCE!



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