



## Debt Repayment & Savings Prioritization Recommendation Example

We recommend the following cash flow prioritization:

1. Pay off current credit card balances beginning with the one with the highest interest rate.
2. Establish and maintain an emergency fund of \$35,000 in a savings account or money market fund.
3. Refinance your 5% interest rate mortgage.
4. Switch your 401k contributions from pre-tax to Roth contributions and contribute the maximum to your 401k.
5. Maximize contributions to your employee stock purchase plan (10% of salary).
6. Contribute the maximum to your Roth IRA.
7. Make additional payments to your student loans, and consider refinancing to a shorter term.
8. Put any excess cash flow into your brokerage account invested according to your chosen asset allocation model.

*These examples are for illustrative purposes only and should not be construed as individual advice.*