



follow your

MONEY ACTION PLAN

MAY 2018

1 ONE TOOL DOESN'T DO EVERY JOB



Just as you would do before using any new tool, take a minute to gain an understanding of what each website does and how it can benefit you. If you need

budgeting, try Mint.com. If you just need information, try Stretcher first. Don't get discouraged if you don't like the sites mentioned here. There are plenty more out there that have good information.

2 CONSULT A PROFESSIONAL



If doing it yourself isn't your thing, that's fine too. Our team at Grinkmeyer Leonard Financial can be easily reached to answer any of your financial

questions and concerns.



TOOLS OF THE TRADE

Although this newsletter typically focuses on your 401(k) plans, there are a lot of other financial areas that need your attention. Fortunately, there are several different tools that you can use to help you manage your personal finances - budget tools that can help you with spending habits, retirement tools that estimate if you will have enough when you retire, debt tools that help you know what order to pay off any debts you may have, and many others. Here are a few tools of the trade that we think can add value to your family. And, you can take them with you anywhere you go.

Mint.com: Mint is an account aggregation and budgeting tool. This means that you can link all your saving accounts, retirement accounts, credit cards, student loans, mortgages, and almost any other account you have to your Mint account. This aggregation helps you gain a clearer picture of your total financial outlook. It also has tremendous budgeting tools that help you automatically track expenses and keep track of your monthly expenditures in real time.

Stretcher.com: The Dollar Stretcher is a website full of informative articles and resources that help you make the most of every dollar you earn. From comparing bank accounts and mortgage rates to easy steps to build your emergency fund, this site has lots of good info.

CalcXML: This website has a calculator that can help you estimate how long your money will last in retirement if you withdraw a fixed amount each month. It can be helpful to see in real life how long money might last, assuming the assumptions are correct. Visit <http://calcxml.com/calculators/how-long-will-my-money-last?skn=#results> to run your calculations.



WE'RE HERE TO HELP

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