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## *Setting Financial Goals with Confidence*

Establishing financial resolutions can help you reach your personal goals and stay motivated and inspired throughout the year.

### ► **Build Your Emergency Fund.**

An unexpected expense or loss of income can really throw you for a loop. Create a financial safety net by putting money in a separate savings account every week or month and soon enough, you'll see you're making progress.

*Tip:* Make saving easier by setting up automatic transfers from your checking to your savings account—it's easy to do with our Online Banking service.

### ► **Create a budget based on your priorities.**

Budgeting can help you nail down where your money is going and find ways for you to afford more of the things you care about most.

*Tip:* Do your best to stick to the plan but be sure to update it as things change.

### ► **Pay down debt and/or borrow smarter.**

Not all debt is bad but you don't want to end up carrying large balances, especially on high-interest credit cards. The higher the rate, the more you're paying in interest each month on that balance.

*Tip:* Consider consolidating with a new loan—you can combine several loans into a single loan. It could lower your monthly payments and save you money over time.

We have loan options that can help. Our loan originators are prepared to guide you to the solution that's right for you. Stop by or give us a call at 315-797-2700 ext. 264.

**Bank of Utica** – *in a league all our own*<sup>®</sup>