

Budget Planning

Budget Planning is all about creating a positive monthly cash flow that can be divided in 3 ways:

- **A certain percentage should go towards building an emergency savings account that represents 3 months of useable income**
- **A certain percentage should go towards paying down debt**
- **A certain percentage should go towards long term savings for retirement**

Freedom Financial Services has the tools to help you create a positive cash flow. Contact us via the Contact Us page to discuss your situation with our knowledge planners. Some of the resource tools that are available to you are:

- **Debt Eliminator..... save interest monies so you can be debt free sooner rather than later.**
- **Cash Accumulatorinterest bearing account with better than bank rates**
- **Solutions to College Funding.....discover ways to legally hold money for 3 years or more to lower your EFC (Expected Family Contributions) and have the opportunity to receive FREE money resources instead of using your savings.**
- **Over-pay your monthly mortgage.....discover how your over-payment amount can help you pay off your home sooner by capturing the growth of your money instead of passing on the growth of your money to your mortgage company.**
- **Trim your budget expenses.....eliminate wasteful spending using our checklist format**

Without question, if your goal is to become financially independent during your retirement years, even if your cash flow is currently a negative month-to-month situation, Freedom Financial Services can provide a worthwhile experience in changing the quality of your life. Don't let your negative cash flow be a run-a-way life style.....contact us today.