

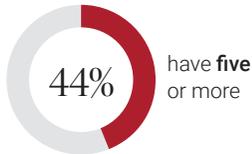
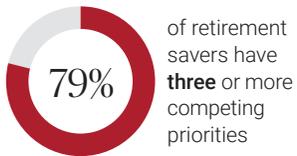


Financial priorities pulling you in all directions?

Try these helpful tips.

Most of us juggle financial priorities. How do you not drop the ball when so many things are competing for your money and time?

Retirement savers' competing priorities



Source: Lincoln Retirement Power® Participant Study, 2019.

That vacation was fun. It took your mind off all of the things your kids (human or pets!) need – not to mention your aging parents. You want to tackle that 20-year-old bathroom next, but the bills are piling up. And how will you ever get that emergency fund started?

You can do this

Take a deep breath. Making a budget shows you exactly what you're spending and saving so you can conquer multiple competing priorities. Five steps get you on the way.

- 1. Set your goals.** Pick an amount you want to save or pay off for each goal.
- 2. Add up your income.** Using your after-tax income will make this more accurate.
- 3. Track your expenses.** You may be surprised where your money goes.
- 4. Find money to save.** Review your budget, see where you're spending money, and decide what you can cut back on to find extra money for your goals.
- 5. Put your plan into action.** And stick to it!

Get started

Budgeting worksheet
This [worksheet](#) makes it easy to add up income and expenses so you can find money to pay down debt or save for priorities.

Debt calculator
This [tool](#) can help you make a plan to pay off debt.

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