



Harminder Atti – Branch Manager Cranbrook

*EKC Advice Team*



## SPRING CLEANING FINANCE TIPS

- ▶ **Evaluate your debt load.** How much do you owe, and how much are you paying in interest? Should you pay off credit cards, refinance your mortgage? At EKC we can review all your debt and recommend solutions that work best for you.
- ▶ **Savings vs. debt.** Although paying off the debt with the highest interest rate should make sense, paying off the small debt often motivated people to continue with a debt-reduction plan.
- ▶ **Update your budget.** Most of us get too busy to make and keep to a budget, but for those that do it helps you look at ways to find money that could be put to better use.



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HELPING EKC MEMBERS

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