

# FINANCIAL PLANNING: 5 WAYS TO MAKE YOUR MONEY WORK FOR YOU

Money: Whether you have a little or a lot, the way you manage it makes a difference. And the decisions you make today can have a tremendous impact on what you'll have tomorrow.

The best financial plans revolve around balancing five basic actions: save, spend, grow, protect and give. Let's take a look at each area more closely.



## SAVE

Build up the resources you need to cover today's goals and any surprises that come up—while also preparing for the lifestyle you want in the future.

## SPEND

Plan and manage your expenses. By spending wisely, you can afford the things you need, strategically eliminate debts like student loans, and still have cash for what you want.

## GROW

It's important to be strategic about where you invest your hard-earned money, as it can have a big impact on its potential to grow over time.

## PROTECT

You need a plan to help protect it all—your loved ones, the money you've already accumulated and your future income—by having the right insurance coverage in place.

## GIVE

Where would you like to make a difference? By setting aside a few hours or dollars a month or year, you can make an impact to causes that matter to you.



.....

But you don't have to do it alone. At Northwestern Mutual, we help you see your whole picture, find out what you truly want and then together we design a plan to go get it.

**LIVE LIFE DIFFERENTLY. GET STARTED TODAY!**

© 2015 The Northwestern Mutual Life Insurance Company. All Rights Reserved.

Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company (NM), Milwaukee, WI (life and disability insurance, annuities, and life insurance with long-term care benefits), and its subsidiaries: **Northwestern Mutual Investment Services, LLC** (NMIS) (securities), subsidiary of NM, broker-dealer, member FINRA and SIPC.