



HELPING  
make a positive  
IMPACT on your  
FUTURE

**UofA**  
UNIVERSITY OF ARKANSAS SYSTEM

Managing  
Your Debt

Budgeting  
and  
Spending

Saving  
and  
Investing

Home  
Buying

*University of Arkansas 403(b)/457(b) Retirement Plan*



# Managing Your Debt



**HOW TO GET OUT OF DEBT** Carrying a credit card balance month to month can cost you. Here's how to help pay it off.



**DEBT: THE GOOD THE BAD AND THE UGLY** Knowing the different kinds of debt, and how to best manage them, is an essential money management skill. From loans to credit cards, we'll help you recognize the "good" from the "bad," and how to make it all work in your favor.



**HOW TO PAY OFF DEBT** Between credit cards, student loans, and mortgages, there are many types of debt out there. Watch this video for three tips that can help you tackle it all.



**FIND A BETTER WAY TO PAY OFF STUDENT DEBT** Our Student Debt Tool can help you understand all of your loans and find ways to lower your monthly payment or pay off your debt faster (or both!).

# Budgeting and Spending



**SAVING & SPENDING CHECK-UP**—Wondering where your paycheck goes each month? See how your saving and spending behavior compares to the 50/15/5 rule of thumb.



**CREATE A BUDGET AND DITCH YOUR DEBT**—Learn how to get started with creating a budget. Putting a financial plan in place can help you pay down your debt and save up for your future goals.



**5 STEPS TO TAKE CONTROL OF YOUR FINANCES** If you're unsure about the future, it can make sense to save more and spend less.



**PLANNING A VACATION** — Whether it's a once-in-a-lifetime trip or a weekend getaway, it may require saving and planning.



**CAR BUYING TIPS** - How much car can you afford?



**HOW TO SAVE THOUSANDS IN A YEAR** - Build an emergency fund, pay for a vacation, or hit another goal with these 9 tips.



**3 TIPS FOR BUYING A HOME**—Whether it's a mansion or a tiny house, here are some pointers when you're looking to buy.



# Saving and Investing



**BALANCING DEBT, SAVING, AND INVESTING** - Juggling paying off debts and saving for your goals can be stressful, especially if you're not sure where to start. This step-by-step guide can help you decide what to tackle first.



**4 THINGS TO DO WHEN YOU START INVESTING** - Learn how to set yourself up for potential investing success.



**NAVIGATING VOLATILE MARKETS** - When markets get choppy, it pays to have an investing plan and to stick to it.



**WHAT IS AN EMERGENCY FUND?** Life is already full of financial demands, so it might seem hard to prioritize setting aside money for the unexpected when you're barely able to deal with the expected. But building up at least \$1,000 in an emergency fund as soon as possible should be your top priority. Here's how to get started.

**YOUR COLLEGE PLANNING CHOICES** - View this workshop to learn more about how to start saving now for a child's college education

Investing involves risk, including the risk of loss.

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