

Money stress

(NARRATOR) Are you stressed about money? Well, you're not alone. A recent financial study* found that almost half of the respondents blamed money woes for keeping them awake at night.

(ON SCREEN) Image of two houses on a hilly countryside with a large moon shining in the sky.

(NARRATOR) If you're feeling stressed out about money, talking the situation over with your partner, family or advisor and then taking action can relieve your financial worries.

(ON SCREEN) Animation depicting two text messages being sent from one person to another.

(NARRATOR) Here's some ideas:

Create a budget. When you know where your money is going each month, it's easier to free up cash to pay down debt or save. Examine your spending habits and see what can be eliminated or reduced.

(ON SCREEN) Animation of a pie chart depicting credit card payments and savings.

(NARRATOR) **Pay down debt.** How much interest are you paying each month? Consider consolidating high interest debt into a line of credit with a lower interest rate, if possible. You'll save money – plus it's easier to handle one bill instead of several.

(ON SCREEN) Animation of credit cards with wings flying through the air and into a monolith-type structure representing a line of credit.

(NARRATOR) **Boost your savings.** Pay. Yourself. First. Set up automatic payments to deposit a small amount from each paycheque into your savings. You likely won't miss the small amount and the savings could grow faster than you expect.

(ON SCREEN) Animation of a smart phone with a person directing online payments to a savings piggy bank.

(NARRATOR) **Build a financial plan.** A good plan should roll along with changing circumstances, including some milestones to help you gauge your progress.

(ON SCREEN) Animation depicting several gold coins rolling along a clearly defined path.

(NARRATOR) **Get professional advice.** Talking and taking action can help relieve your financial worries.

(ON SCREEN) Image of a pie chart depicting a budget plan, with a hand making certain wedges larger, along with imagery of two people texting.

(NARRATOR) Whatever your situation, some professional perspective can make a big difference. An advisor will work with you to set goals and a build a plan to achieve them.

(ON SCREEN) Smart phone, tablet and laptop appear, indicating how to contact your advisor.



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