



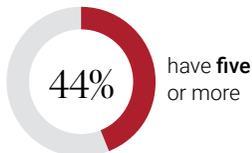
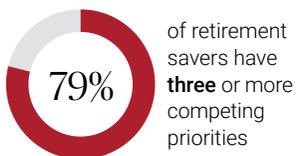
Financial priorities pulling you in all directions?

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?

Going out with friends is fun, but adds up. And what about the kids and fur babies? They sure do cost a lot ... and how do they eat so much? If only you could save for a home or retirement, but first, you should pay that student loan bill. Sigh ... adulting isn't easy.

Retirement savers' competing priorities



Source: Lincoln Retirement Power® Participant Study, 2019.

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



In-depth budgeting seminar

This **seminar** walks you through making a budget and finding money for your goals in less than ten minutes.



Student loan worksheet

This **worksheet** has tips for tackling student loan debt and making a budget to find extra money for your goals.



Enroll in your retirement plan

Register your online account and then visit LincolnFinancial.com/Retirement to log in and start saving for your future today. Even a little bit adds up over time!



Want personal help?

Call the Customer Contact Center for account questions at **800-234-3500**. Log in to LincolnFinancial.com/Retirement to access your information and helpful planning tools. Not registered? It's fast and easy! Register at LincolnFinancial.com/Register.

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