



Summer plans?

What will you do this summer? Take a road trip? Make some home improvements? Work a summer job while school is out?

How about taking control of a savings goal?

While you may be looking forward to some summer fun, it's also important to keep an eye on your long-term retirement and savings strategy. There's no better time than today to make an impact on your future, while still having some fun in the sun!

Get out and stay out of debt

Summer plans can get expensive, but you can have a great time without breaking the bank. Consider cost-free activities like hiking or going to a park. If spending money, creating and sticking to a budget for your summer vacation can help manage your spending to avoid debt. A budget will also make it easier to pay off existing debt once and for all.

Don't get stuck in the rain

Many experts agree that it's smart to have enough money set aside in an emergency fund to cover at least three-to-six months' worth of your expenses. You never know when that rainy day will happen. While having that much saved may not seem possible, start by putting a few dollars aside each week in a savings account. You'll be surprised at how fast it adds up. Twenty dollars a week adds up to over \$1,000 in a year!

Summer is the perfect time to think of back-to-school

Time has a way of flying by. Before you know it, you could be responsible for a hefty tuition bill. If you think it can wait because the kids are still young, just the opposite is true. The earlier you start, the better. A savings plan can help get a jump on the expenses to come.

Find your sunshine

Not sure where to start? PSERS can help! Access your PSERS Defined Contribution (DC) account through the PSERS Member Self-Service Portal to take a financial wellness assessment. Just click *Financial Wellness* at the top of your DC account home page. The assessment focuses on the six pillars of financial wellness, and then provides you with a personalized summary that identifies areas of improvement and the next best steps for you to take meaningful action.

With PSERS, you're on your way!

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(Saving + Planning = Financial security)