

budget. plan. relax.

FREE YOURSELF FROM FINANCIAL STRESS



Creating and sticking with a budget can have a positive impact on your stress levels. With a budget, you are able to keep track of the money you have coming in, and develop a clear picture of what you can spend so there is no anxiety when expenses pop up or bills come due.

A budget will put you in control over your financial goals

Creating a budget really is not that hard if you know what to do. Whether you are planning a vacation later this year or simply want to see where all of your hard-earned money is going, we can help.

We can show you how all of the little things you do add up and have an impact so that you can identify where you tend to go off track.

Not only will a budget help put your mind at ease, but it can also help you create a plan to stay ahead of your bills and maybe even afford that vacation or new car you have been dreaming about.

Please join us as we welcome a Certified Credit Counselor to discuss:

- Reasons why some budgets fail
- What expenses should be part of a budget
- How to prioritize
- Budgeting tips

Dates Times (Eastern time)

Monday, June 15	10:00 AM	12:00 PM	3:00 PM
Tuesday, June 16	10:00 AM	2:00 PM	4:00 PM
Wednesday, June 17			5:30 PM 7:00 PM 8:00 PM
Friday, June 19	10:00 AM	11:30 AM	1:00 PM

Space for sessions is limited and will be filled on a first-come, first-served basis.

Neither John Hancock Retirement Plan Services, LLC nor Consolidated Credit are affiliated and neither is responsible for the liabilities of the other.

The content of this document is for general information only and is believed to be accurate and reliable as of posting date but may be subject to change. John Hancock does not provide investment, tax, or legal advice. Please consult your own independent advisor as to any investment, tax, or legal statements made herein.



John Hancock Retirement Plan Services, LLC is also referred to as "John Hancock".

John Hancock Retirement Plan Services, LLC offers service programs for retirement plans through which a sponsor or administrator of a plan may invest in mutual funds, ETFs, guaranteed products, and collective investment trusts on behalf of plan participants. John Hancock Trust Company, LLC provides trust and custodial services to such plans. For the OnTarget service, investment advisory services may be provided by either New York Life Investment Management LLC, or John Hancock Personal Financial Services, LLC, as set out in the Form ADV Part 2 available to sponsors and participants on mylife.jhrps.com. For Morningstar Retirement Manager, investment advisory services are provided by Morningstar Associates, LLC. Plan administrative services may be provided by John Hancock Retirement Plan Services, LLC or a plan consultant selected by the Plan. John Hancock Distributors, LLC, member FINRA/SIPC.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT INSURED BY ANY GOVERNMENT AGENCY

© 2015 All rights reserved.

S-P26753-GE 05/2015-26753

690 Canton Street, Westwood, MA 02090

RS051915233955-4172