

# you owe it to yourself!

**REDUCE DEBT AND STRESS**



Debt. It's an ugly reality that most of us deal with in our everyday lives. But there is a way to take control and find a balance so we can enjoy life while not worrying about all that we owe.

### **Increase happiness and savings**

We can provide some easy to follow steps you can take, no matter what your situation. For some of you, the bills may be just starting to pile up. Others maybe are already finding it difficult to manage because they are in a little deeper debt than they expected.

We're here to help. Join us for a 30-minute, live, interactive webinar hosted by John Hancock Retirement Plan Services.

No matter how much or how little debt you have, we will share some practical tips that you can put into practice right away.

You owe it to yourself to find the balance between paying for the big items, like a mortgage, or college, and spending on all the small stuff that adds up quickly.

Choose the date and time that works best for you and your loved ones. Register today!

<b>Dates</b>	<b>Times (Eastern time)</b>			
Monday, May 11	10:00 AM	12:00 PM	3:00 PM	6:00 PM
Tuesday, May 12	10:00 AM	11:30 AM	2:00 PM	3:30 PM
Wednesday, May 13			6:00 PM	7:30 PM 9:00 PM
Friday, May 15	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.

 register today!  
Log on to [mylifeflow.jhrps.com/debt](http://mylifeflow.jhrps.com/debt)



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