

Build Your Financial Foundation

A practical guide for young professionals building their financial futures

You don't need to have every answer today. This guide is designed to help you ask better questions, understand your options, and start meaningful conversations about what's next.

Presented by Waterford Bank N.A.



1

START WHERE YOU ARE

Before you make a plan, take a moment to understand what has changed.

What recently changed in your financial life?

What financial decision feels most unclear right now?

What do you want to feel more confident about this year?

2

CHECK IN WITH YOUR PAYCHECK

A paycheck is more than money coming in. It can raise questions about benefits, saving, spending, and planning.

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Do I understand where my paycheck is going each month?

☐

Have I reviewed my employee benefits?

☐

Do I know what is being withheld from my paycheck?

☐

Am I setting aside money for short-term or long-term goals

☐

Do my current spending habits reflect what matters most to me?

A Waterford banker cannot make benefit elections for you, but we can help you think through everyday banking questions that often come with a new job, new income, or new financial goals.

3

WATCH FOR LIFESTYLE CREEP

As income changes, spending often changes too. Make sure your spending is still intentional.

What am I spending more on than I used to?

What changes feel worthwhile?

Which changes feel automatic or unintentional?

Am I making room for future goals, not just current expenses?

4

PREPARE FOR THE UNEXPECTED

Unexpected expenses happen. A little preparation now can make a big difference later.

One expense I want to be better prepared for:

A starting amount I could set aside:

Where I could keep this money:

How often I could contribute:

One spending habit I could adjust:

5

IDENTIFY WHAT'S NEXT

Different goals require different conversations. You don't need to know the exact solution before asking questions.

Everyday Money

Checking, savings, debit cards,

Homeownership

Mortgage basics, down payment planning, timing, credit questions

Career Growth

Income changes, saving habits, financial routines

Business Ideas

Side hustle questions, business accounts, cash flow basics

Long-Term Planning

Private banking, larger financial decisions, family planning

START WITH A CONVERSATION

Not sure what to ask? Start here!

I recently started earning more. What should I be thinking about?

I want to save more but don't know where to start.

I want to buy a home someday. What should I understand now?

I have a side business. When should I think about a business account?

I'm not ready to make a decision, but I want to understand my options.

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Ready to talk through what's next?

Waterford Bank is here to answer questions, connect you with the right resources, and help you think through what comes next.

waterfordbankna.com | 419-720-3900