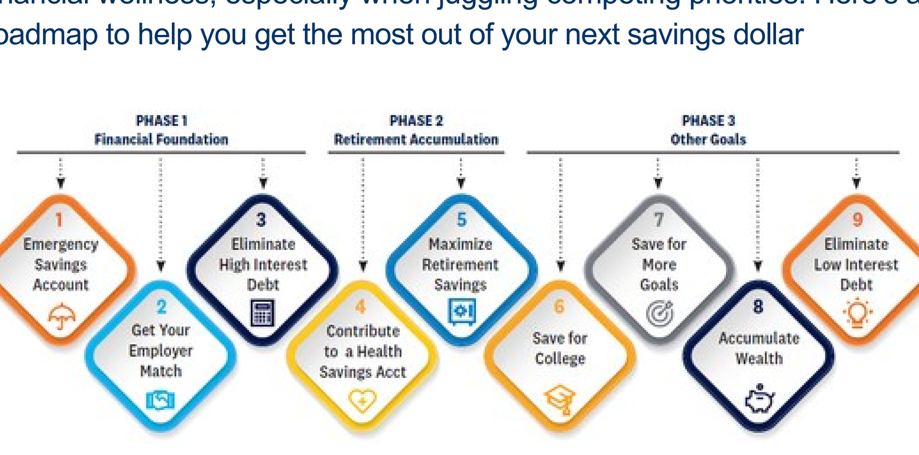
MARATHON
FINANCIAL STRATEGIES

Kick Off the New Year with Smart Financial Goals: *Prioritizing Your Next Savings Dollar*

As we welcome a new year, it's the perfect time to set meaningful financial goals. Prioritizing your savings can make a big difference in your overall financial wellness, especially when juggling competing priorities. Here's a roadmap to help you get the most out of your next savings dollar



Phase 1: Building a Strong Financial Foundation

1. Fund an Emergency Savings Account

Life happens—whether it's a surprise car repair or a leaky roof. Aim to save 3–6 months of living expenses in a liquid, accessible account to avoid high-interest debt during unexpected events.

2. Capture Your Employer Match

If your employer offers a match for your retirement plan contributions, make sure you're contributing enough to get it. It's free money—essentially a guaranteed return on your investment!

3. Tackle High-Interest Debt

Credit card debt can hold you back from achieving your goals. Focus on paying off the card with the highest interest rate first or start with the smallest balance for quick wins.

Phase 2: Growing Your Retirement Savings

4. Consider a Health Savings Account (HSA)

HSAs offer triple tax advantages: pre-tax contributions, tax-deferred growth, and tax-free withdrawals for medical expenses. If your employer offers a match, that's even better!

5. Maximize Retirement Contributions

Once your foundation is set, focus on maximizing your 401(k), 403(b) IRA, Roth or other retirement plan contributions. For 2025, you can contribute up to $23,500 to a workplace retirement plan (or $31,000 if you're 50-59 or 64+ or $34,750 if you're 60-63). For IRAs, the amount is $7,000 (or $8,000 if you're 50+).

Phase 3: Achieving Broader Financial Goals

6. Start College Savings

A 529 plan is an excellent way to save for education expenses. The money grows tax-deferred and can be withdrawn tax-free for qualified expenses.

7. Save for Future Goals

Whether it's a vacation, a new car, or a second home, set aside money in a high-interest savings account for short-term goals. For longer-term goals, a taxable investment account could be a better fit.

8. Invest to Build Wealth

After maxing out retirement accounts, investing in taxable accounts allows you to keep building wealth with no contribution limits and flexible access to funds. With benefits like long-term capital gains rates, no required minimum distributions, and tax-loss harvesting opportunities, taxable accounts are a smart way to complement your retirement savings.

9. Pay Down Low-Interest Debt

Paying off low-interest debt like a mortgage or home equity loan can free up cash and reduce financial stress in the future.

Your Partner in Financial Wellness

We know every financial journey is unique. If you're ready to refine your financial goals for 2025, let's connect. Together, we can:

- Prioritize your savings plan.
- Optimize your investments.
- Monitor your progress and adjust as needed.

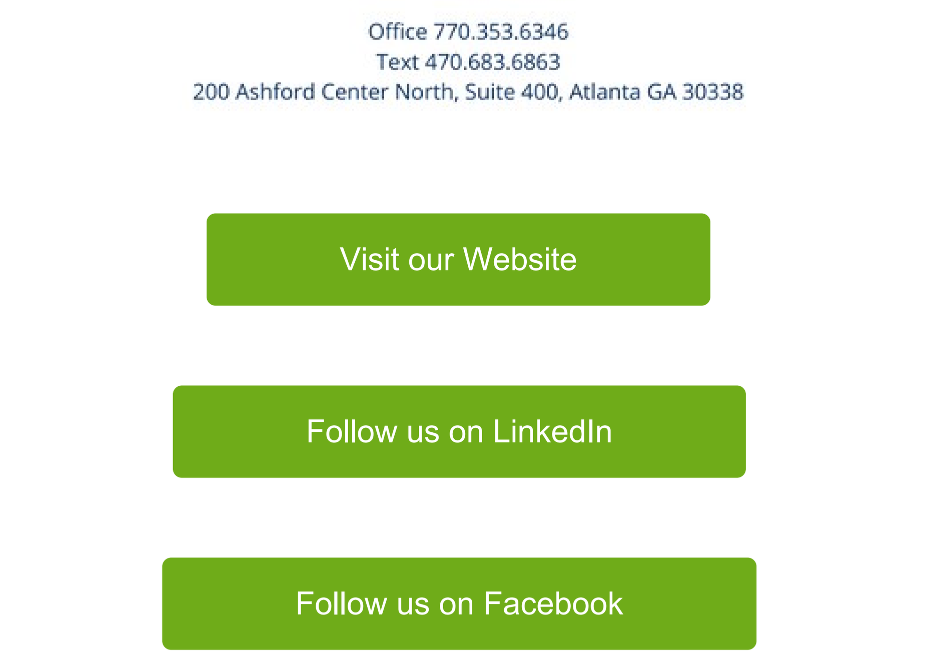
Start the year strong by taking control of your financial future. Contact us today to get started!

Schedule a Meeting

Meet Samantha Mitchell, Our New Client Service Associate

We are thrilled to welcome **Samantha Mitchell** to the Marathon Financial Strategies team! Sam brings her organizational expertise, resourcefulness, and professional integrity to her role as our new **Client Service Associate**. She is committed to helping us take excellent care of you, your financial plan, and your investments. With a focus on simplifying your financial life and building your confidence, Sam is dedicated to ensuring you feel supported every step of the way.
A proud graduate of the **University of Georgia**, Sam earned her Bachelor of Arts and remains an avid fan of the Georgia Bulldogs. In her free time, she enjoys spending time with her husband and dog, caring for her collection of houseplants, and cheering on the Dawgs "between the hedges."
Feel free to reach out to Sam for assistance at:
770-353-6460
smitchell@intfingroup.com

Please join us in giving Sam a warm welcome to the team!



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Sources: Nerdwallet: "Financial Goals: Where to Begin;" The Balance: "How Should I Prioritize My Savings Goals?"; Bankrate.com: "Should I Pay Off My Mortgage Early?"

Marathon Financial Strategies

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