

JAN  
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# BUDGETING BASICS

Financial wellness  
is within reach!

Ever wonder where all your money goes? Are you tired of living paycheck to paycheck? Do you want to take the money fights out of your marriage? Maybe you just have that nagging feeling that you could be handling your finances better. Most of us know what we should be doing — saving more money, spending less on credit — but we don't always know how to implement a plan to move toward financial wellness. A personal monthly budget is the tool that will bring order out of financial chaos.

## HELPNET WEBINAR AVAILABLE ON DEMAND STARTING JANUARY 1

To access Continuum's HelpNet, simply visit [4continuum.com](http://4continuum.com) and complete the member login at the top of the page. From HelpNet's home page, click the featured webinar of the month.

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