

# Making smart money decisions

Having regular family money discussions and working together toward long-term financial goals can help you build a healthier financial future.

1. Set realistic financial goals in major life areas.
2. Establish a budget and track your spending.
3. Start saving and build an emergency fund.
4. Prioritize paying down debt.

**Creighton**  
UNIVERSITY

Employee Assistance Program  
**1-800-424-4831**

**Call today or log on to [MagellanAscend.com](https://www.MagellanAscend.com)**

