

# AGILI's Financial Planning Tips for Navigating an Economic Downturn

## Tips



Keep a long view and don't overreact



Create an emergency fund, saving 3-6 months of living expenses



Look for a high yield savings account



Consider converting to a Roth IRA when the market is down



Limit purchases of budgeted "wants" and move those funds to savings



File taxes electronically and have funds automatically deposited to savings



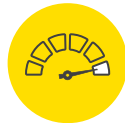
Review tax withholdings for next year



Review bills carefully to find ways to cut expenses



Cancel subscriptions you don't use



Continue to pay bills on time to protect credit score



Set up automatic bill pay



Ask a professional to determine if your portfolio is adequately diversified

## Get in Touch

At Agili, our team of experts helps clients navigate through market uncertainty. Please contact us – we would welcome the opportunity to advise you!