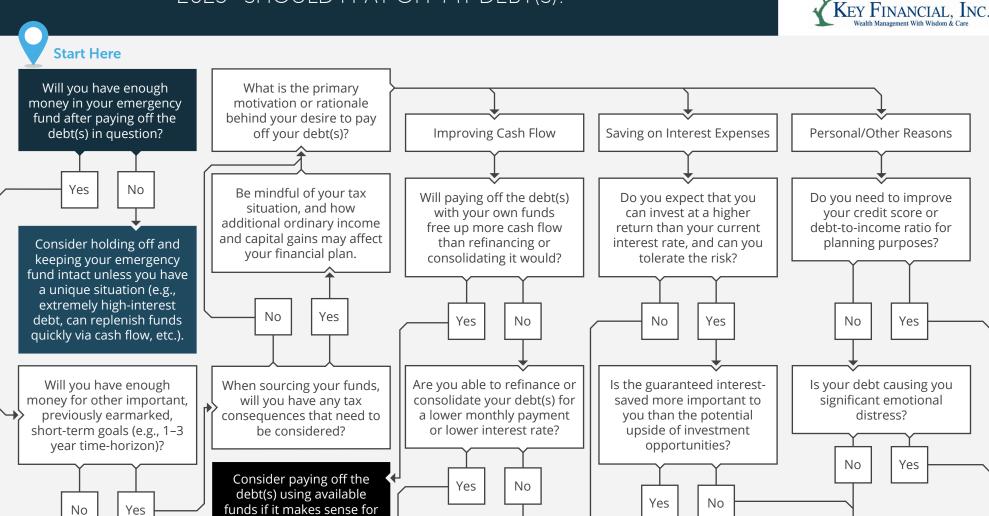
## 2023 · SHOULD I PAY OFF MY DEBT(S)?





Unless paying off the debt(s) is of greater importance, consider

holding off and keeping

your short-term funding

goals intact.

funds if it makes sense for your long-term goals.

Consider other reasons for paying off your debt, or refrain from doing so altogether.

Consider refinancing or consolidating your debt(s), but be mindful of any associated costs or other benefits potentially forfeited.

Consider other reasons for paying off your debt, or refrain from doing so altogether.

Consider paying off, refinancing, or consolidating your debt.



Patti Brennan, CFP

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## Wealth Management with Wisdom and Care



## Patti Brennan, CEO