

ADVISOR CHAT 03

Starting out with investing

How I can help

Life
Living Benefits
Accident & Sickness
Travel
Group Benefits
Investments

Referrals

Do you have family or friends that you would like me to help protect? I would love to assist them!

Contact

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If you are just starting out, it's easy to get off on the wrong foot. Being late for school will get you a detention, but being late for a bill will give you a much bigger headache.

Reaching adulthood means a lot of things: being able to sign contracts, voting, and getting tons of credit card offers in the mail. With minimum payments being as low as 1% of the total balance, it can seem like you have found the land of milk and honey once and for all.

For many people, it takes them a lifetime to escape the trappings of credit card debt. Of course, credit cards are not the only thing that determine your credit score, but they are usually the largest pitfall for most people. For people who struggle with credit card debt, most of them don't get past those hurdles until they reach their fifties.

Will you buck the trend?

Instead of getting taken by credit card companies, your money can be working for you with an investment plan. When you are young, the future can seem far away, but a few dollars can make a bigger difference than you realize. Just \$50 per month can become \$7,900 in 10 years with a modest 5% annual rate of return. If you run the numbers again with a \$500 per month contribution, you get \$79,000*. However, if you put it off for 5 years, you are only left with \$35,000. That's the price of procrastination.

Having an Advisor will help guide you in the right direction, call today to start the conversation.

For more information and calculator tools, head over to my website ... insuredbydarlene.ca

We can get through this.....together.

Darlene

