Stacey Braun ASSOCIATES, INC.

Dobbs Ferry United Teachers Welfare Fund

Enhance your financial wellness with *free* financial counseling

Financial wellness can feel challenging—but progress is always within reach. Your Union has partnered with Stacey Braun Associates, Inc. to offer you 6 hours of free, confidential financial consultations covering nearly any financial topic.

This program gives you access to Certified Financial Planners who provide unbiased guidance, ideas, and education—not sales. They are independent, not affiliated with any 403(b) providers, and do not sell financial products.

Sessions focus on what matters most to you and can serve as financial check-ups, problem-solving discussions, or second opinions—entirely on your terms.

5 Elements of Financial Wellness

Spending
Spend less than you earn

60%
of Americans spend more than they earn each month.

Benefits
Maximize tax-deferred growth

25%
of households have withdrawn balances from retirement account to cover ordinary spending.

Emergencies
Save for emergencies

81%
of Americans have insufficient emergency savings (3-6 months of expenses).

Guidance
Plan for the future

75%
of Americans lack access to independent financial guidance.

Investments
Prepare for retirement

Most Americans nearing retirement have unsuitable asset allocations in their retirement accounts.

Getting Started

Contact Stacey Braun Associates to schedule your free, confidential consultation.

Call (888) 949-1925 or visit www.staceybraun.com

Visit the Dobbs Ferry United Teachers Welfare Fund Web page on the Stacey Braun website by scanning the QR code