

## April is Financial Literacy Month

The month of April has been designated as Financial Literacy Month. Below are some articles on a wide range of financial topics that we hope you find useful for understanding and establishing good financial habits.

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### Staying Calm When the Stock Market Gets Scary

It has been a long time since we have seen a bear market, but when these market events occur it is important to stay calm and focused on your long-term goals.

[For more information click here](#)



### Could a Health Savings Account Help Strengthen Your Retirement Plan?

Many people associate a Health Savings Account with current medical expenses but don't realize they can be a useful tool in your retirement plan as well. This article breaks down some the benefits of an HSA and how it may be incorporated into your retirement plan.

[For more information click here](#)



### Should I pay off debt or invest?

This is a question almost all investors ask, "should I pay off my debt or invest". This is going to depend on a number of factors. While there is no one-size-fits all answer, you may find this article helpful in making that decision.

[For more information click here](#)



### Financial Literacy for Kids

Here are some helpful ways to talk about money with your kids. We also think these principles can be applied to everyone regardless of age.

[For more information click here](#)



### Five ways to make that Budget Goal a Reality

Budget is a word that gets thrown around a lot when personal finance is discussed. The idea of having a budget is something most people want but following through with creating a budget can be difficult. Life happens and things can change but these tips can help keep that budget on track. It is never too late to start!

[For more information click here](#)

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## Help is Available:

To speak to an advisor or schedule an appointment, please contact us

at [schedule@mcmva.com](mailto:schedule@mcmva.com) or toll free at 877-435-2489.

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