Start Here

Will you have enough money in your emergency fund after paying off the debt(s) in question?


Consider holding off and keeping your emergency fund intact unless you have a unique situation (e.g., extremely high-interest debt, can replenish funds quickly via cash flow, etc.).


What is the primary
motivation or rationale motivation or rationale
behind your desire to pay off your debt(s)?
 situation, and how additional ordinary income and capital gains may affect your financial plan.


When sourcing your funds, will you have any tax
consequences that need to be considered?

Consider paying off the debt(s) using available funds if it makes sense for your long-term goals.

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## We help you make smart decisions about money

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## Angela Johnson, CERTIFIED FINANCIAL PLANNER ${ }^{\text {TM }}$

104 Melody Lane Friendswood, TX 77546

