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## Don't let debt weigh you down

Maintaining a healthy weight and lifestyle is important, but there's another New Year's resolution you should have on your list: losing financial weight. Debt can be a strain on your everyday money management and financial goals for the future, but you can reduce or even eliminate debt with the right plan. Follow the tips below to get started:

- 1) Track your spending habits.** Take a closer look at your spending from the past three months—are there areas where you can cut back like dining out, entertainment or groceries? If the answer is yes, create a new budget that sets realistic, but more modest, spending limits in these categories. The money you save can help you start paying down debt.
- 2) Be smart about your tax strategy.** Having enough regular cash flow to pay off high-interest debt each month will serve you better than getting a big tax refund check once per year. Adjust your tax forms to get the most take-home pay possible every payday without owing more in taxes on April 15th.
- 3) Make a debt elimination plan.** Find a strategy that works for you—some people prefer to pay off smaller balances first and get them out of the way, while others like to focus on higher-interest balances. Create a payment calendar to check your progress and help you stay on track.

With a little planning and discipline, you can tackle your debt this new year with confidence. Get more information about taking control of your debt [here](#). Good luck!



### College Savings Tips

- Periodically review your [investment strategy](#). Choose from 9 different investment options to suit your level of risk.
- Encourage your relatives and friends to open an account or contribute to your child's 529 plan with our online ["e-Gift"](#) option.
- Set up an [Automatic Contribution Plan \(ACP\)](#). It's easy.

### LINKS

- [Manage My Account](#)
- [Saving for College Tips](#)
- [e-Gift](#)
- [Forward to a Friend](#)

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## 7 ways to get fit with your family

As a parent, your actions speak louder than words when it comes to reinforcing the importance of a healthy lifestyle. Try these [7 fun fitness activities](#) to set a good example and spend some quality time with your family.

A photograph of four pairs of sneakers of various colors and styles, arranged on a light-colored surface.

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*Before investing in a 529 plan, consider whether the state where you or your Beneficiary resides has a 529 plan that offers favorable state tax benefits that are available if you invest in that state's 529 plan.*

Consider the investment objectives, risks, charges and expenses before investing in the Michigan Education Savings Program (MESP). Please visit [www.MIsaves.com](http://www.MIsaves.com) for a Plan Disclosure Booklet containing this and other information. Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss.

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TIAA-CREF Tuition Financing, Inc., Program Manager.