MONTHLY

# NEWSLETTER

MAIN VIEW
WEALTH

**August 2026**

## PAYING OFF DEBT OR INVESTING FIRST

### FINDING THE RIGHT BALANCE

## TOP NEWS

- Invest while carrying debt
- Retirement savings strategies
- Building retirement savings
- Insurance awareness
- 1,000 Miles charity ride
- Complimentary legacy planning

## IMPORTANT DAYS

**August 21:** Senior Citizens Day
**August 26:** Women's Equality Day

## MONEY FOCUS

Review interest rates on outstanding debt.
Consider reviewing your retirement contribution level.
Check your emergency savings.
Review beneficiary designations.
Schedule your annual financial review.

Consider whether recent changes in interest rates affect your financial priorities.

## PAYING OFF DEBT OR INVESTING FIRST?

Imagine receiving a bonus, tax refund, or finding extra room in your budget. **Should you reduce debt or invest?** For many people, high-interest debt may be an important consideration because it can cost more than investments are expected to earn over time. If you're eligible for an employer retirement plan match, contributing enough to receive the full match can also be a valuable benefit.

## BEFORE DECIDING WHETHER TO PAY DOWN DEBT OR INVEST

Before deciding whether to pay down debt or invest, it's worth considering whether your emergency savings are sufficient to help cover unexpected expenses. For many households, a balanced approach that considers debt reduction, emergency savings, and long-term investing may be appropriate depending on individual circumstances.

## ASK GREG & PHIL

**Q: Is it okay to invest while carrying debt?**
**A:** Depending on your financial circumstances, it may be appropriate to invest while paying down certain types of debt. Factors such as interest rates, emergency savings, and retirement opportunities should all be considered.

## RETIREMENT ACCOUNTS

If your employer offers matching retirement contributions, consider reviewing whether you're contributing enough to receive the full match, if appropriate for your situation. Consistent contributions over time can be an important part of building long-term retirement savings.

## INSURANCE AWARENESS

Life changes can affect your insurance needs. Consider reviewing your life, disability, homeowners, auto, and beneficiary information annually. Coverage needs vary by individual.

## FROM OUR BLOG

Worried about whether you're saving enough, paying too much in taxes, or prepared for the unexpected? Discover how a financial plan can help: **Read more**

If you'd like to review your current financial situation or discuss planning options based on your individual goals and circumstances schedule a conversation with us.

## PLANNING CORNER

**F**inancial planning is rarely about choosing one strategy over another.

Economic conditions may shift throughout the year, but a well-designed financial plan is built to adapt.

Reviewing your financial plan after major life events or at least annually may help ensure it continues to reflect your goals and changing circumstances.

## MEANINGFUL CAUSE

**A Journey of Hope**

The journey is about to begin. After being diagnosed with leukemia at age 17, Phil Jupp is cycling 1,000 miles from John O'Groats to Land's End to raise money for Blood Cancer United.

Community support helps fund research, provide patient resources, and bring hope to families affected by blood cancer.

Support the fight against blood cancer:

Click here → **1,000-miles charity ride**

## A COMPLIMENTARY LEGACY PLANNING TOOL

We are excited to offer LifePlan, a legacy planning tool available at no cost to our clients.

**LifePlan helps you:**

- Organize and create important estate planning documents such as wills
- Clarify your wishes
- Create a structured legacy strategy
- Align your assets with your long-term goals
- This tool is designed to help you increase financial clarity and build a thoughtful plan for your wealth today and for future generations.
- If you would like access to LifePlan, contact our office and we will help you begin the process.

## Stay connected

Take the next step in your financial journey by **scheduling a strategy meeting** with Greg and Phil. Select a Date & Time - Calendly

For dedicated **support with an existing** account, please contact Lisa at: lisa@mainviewwealth.com

## Learn more About Us

**Website**: www.mainviewwealth.com

**LinkedIn**: Main View Wealth, LLC | LinkedIn

## Referrals & Reviews

Referrals are great compliments. If you know small business owners who have been operating for over a year, we would welcome the opportunity to help them.

Reviews are also appreciated. Leave us a review on Google: Reviews Link https://maps.app.goo.gl/EswJ4GLbJWpCt3Xs7