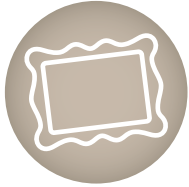
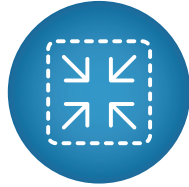


To help plan your financial future, set a few financial goals and then take an unfiltered look at your financial situation – “a financial selfie.” An accurate picture of your finances can help you plan for the future.



Frame It Up

- Look at your financial goals, both short and long term.
- What can you do to achieve those goals? Are you on the right track?
- Take a look at your monthly budget and expenses. Are there areas where you could re-allocate money towards your goals?



Zoom In on Your Finances

- Check out your net worth to see if you are spending and saving wisely.
- Your net worth is everything you own of significance (your assets) minus what you owe in debts (your liabilities).
- Use this formula as a guide to what your ideal net worth should be:

$$\begin{aligned} \text{IDEAL NET WORTH} = \\ & [\text{Your Age} - 25] \\ & \times \\ & [\text{Gross Annual Income}/5] \end{aligned}$$



Focus on Your Credit Story

- Your credit profile will help you see if you are in shape to take on your financial goals.
- Get your credit report for free once a year from each of the major credit reporting agencies at annualcreditreport.com.
- Ally and other companies now offer customers free access to their FICO and other credit scores. Check whether you can find out yours from your financial institution.



See the Big Picture

- Are you smiling in your financial selfie – or do you want to do a re-take?
- Do your debts outweigh your assets, or do you want to improve your credit score?
- No matter what your selfie looks like, Ally Wallet Wise offers tips and tricks to help you save for your dream car, balance your budget, or plan for retirement.

Ally Wallet Wise

Ally Wallet Wise is a free financial education program created by Ally Financial that teaches consumers the basics of budget, credit, banking and investing, and financing a vehicle. Ally Wallet Wise is available online and through live sessions hosted by Ally and its affiliates.

Ally Wallet Wise can be used in a number of ways, such as:

- An introduction for those who have never applied for credit or created a budget.
- A refresher on the many aspects of important finance topics.
- A self-study guide for getting up to speed on personal finance for consumers.
- A quick and easy-to-use resource when you have a question about personal finance.



Visit allywalletwise.com to learn more!

About Ally:

Ally Financial Inc. is a leading automotive financial services company powered by a top direct banking franchise. Ally's automotive services business offers a full spectrum of financial products and services. Ally Bank, the company's direct banking subsidiary and member FDIC, offers an array of deposit products, including certificates of deposit, savings accounts, money market accounts, IRA deposit products and interest checking. Ally's Corporate Finance unit provides financing to middle-market companies across a broad range of industries.

