

The Nova Ridge Group at Morgan Stanley April Newsletter

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FINANCIAL LITERACY MONTH

Happy Financial Literacy Month!

Now is the perfect time to help your younger loved ones become more financially informed and equipped for what life may throw their way. I would like to emphasize that focusing on the fundamentals—budgeting, saving, managing credit, and investing basics—can help in making confident decisions that compound over time.



Spending and Saving

This piece breaks down simple frameworks for budgeting, prioritizing goals, and building savings habits that can stick.

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Simplify Your Financial Life With Debt Consolidation

Debt consolidation may be able to help lower your interest payments and help you gain a more streamlined view of your finances.

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INVESTOR RESOURCES



4 Tax-Smart Steps to Help Build Wealth

Consider evaluating your portfolio's tax efficiency across three levels: the use of tax-advantaged accounts, strategies for specific taxable assets and portfolio-level techniques.

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Market Essentials

Please click the button below to access the 2026 edition of April's Market Essentials.

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April On The Markets | The Fog of War

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Pictured above from left to right: Scott Johnson - Senior Registered Associate, Melissa Barajas-Gutierrez - Senior Client Associate, Warren Duff - Financial Advisor, Kelly Peterson - Financial Advisor.

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