

FINANCIAL WELLNESS - ONE STEP AT A TIME!

Congratulations, you've made it to the final step in this series! You've done a great deal of work recognizing your relationship with money and tracking your budget, expenses, and income. You've established your goals for an emergency fund, planned savings, debt paydown plan and protecting yourself and family with insurance. Let's wrap up the year with some final thoughts and guidance for next year.

December – Step #12 *Think Ahead – Move Ahead*

Activities:

Review and Improve: Before the end of the year, go back and review the plan you've put together over the last 11 months and determine what you need to improve for next year. Are your goals still the same? Do you need to make further adjustments to your expenses or income? Are you adequately protected with insurance?

Make the necessary adjustments: Update your budget, savings plans, risk management and/or investment strategy so they align with next year's goals. If additional income is needed, determine what the source of that income will be. Write everything down and hold yourself accountable throughout the coming year.

Review your progress periodically: It's so important to track your progress and review your plan on a regular basis as your financial and personal situation can change throughout the year. Your success in obtaining and maintaining financial wellness is directly related to how committed you are to the plan.

Helpful Hint:

***CELEBRATE!!** You've worked hard this year to improve your financial wellness. Take time to enjoy the life you're experiencing and the future you're creating as you successfully manage your money.*

Our team is here to help you take the management of your finances to the next level. To schedule an appointment with a Certified Financial Planner™ professional, call us at 609-216-7440.

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