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Start the New Year Right!

By: Debra Moran, QPA, QKA

A new year is full of possibilities and the chance to make good decisions that can impact your future. Even if you make the standard resolutions about healthier eating and exercise, why not add “financial checkup” to your list?

It's good to reevaluate your finances annually. If you have a plan - great! Determine whether or not you are on target. If you don't have a plan, now is the perfect time to create one! Also, big life changes like a marriage, divorce, job change or the birth of a child can have a significant impact on your financial planning. Consider how your financial situation has changed over the last year.

Take some time to track your spending. How does your actual spending compare to your budget? Make sure you know where your hard earned money is going each month. Ask yourself if you can make any changes in behavior that could result in savings for your future. Bring your lunch or car pool with a friend. Clip some coupons and do research when you have to make a major purchase. These small things add up and can make a big difference to your wallet.

Find ways to save money on your fixed expenses too. If you own your home and have a mortgage, could you get a better interest rate by refinancing? Negotiate contracts. Has your cable bill increased because a promotion has ended? It may not be pleasant, but make that phone call to ask for a better rate. Take a look at your insurance coverage. Is it adequate? Are you happy with the service you receive and have you checked around to ensure what you are paying is reasonable?

Another question to ask yourself is if you are saving enough for retirement. You have to have a goal in order to reach it! It's easy to get caught up in what you need to pay for today and not think about how you will pay for things you need tomorrow. Don't forget this important aspect of your financial planning! If you aren't sure if you are saving enough or if you have done a good job of choosing investments, call us for help (1.888.838.0767). Today is the perfect day to take control of your future!



Saving is Back in Style!

By: Kristen Donovan, QKA

An interesting side effect of the recent economic recession is the way it has improved the saving behaviors of many Americans. As many budgets tightened, people have shifted their focus and their priorities. Credit cards are fun to use, but not fun to pay back. Suddenly individuals are looking at prospective purchases differently and making the all important distinction between ‘needs’ and ‘wants’. Financial security has started to rank higher for some than having the bigger television or latest hot electronic toy.

Is this a revisit to a bygone era or the new normal for those of us who have survived the stress of the most recent economic recession? Long gone are the days when we believed our homes would always increase in value, and we would have a job if we wanted one. Today, young adults think twice before spending \$200,000 to get a college degree, when they know they might not find a job right away and could accomplish the same goal for significantly less.

Sure, being practical, living within your means and making sound financial decisions are growing in popularity today, but these should be values we hold close and instill in the next generation. With any luck,



some lessons do not have to be learned the hard way.

We are so fortunate to live in one of the wealthiest countries in the world. Most of us have a place to call home with clean running water, electricity, adequate food and personal safety. We take so many things for granted that many people wish they had! It's what we do with what we have that is important. We can't count on the government to fully support us when we retire, nor can we just file bankruptcy if, after years of overspending, we realize we can't save ourselves. We have to take responsibility for our actions and plan accordingly.

Kudos to the people who have effectively reined in their spending to only what they can afford and increased their savings so they have extra money when they need it. Its curious how something as negative as an economic downturn has also had such a positive impact. Isn't that just like life? Previous generations have survived hard times and emerged stronger and wiser. Let's all make sure we do the same!

New Contribution Limit for 2012

\$17,000 for 401(k) participants under age 50

\$22,500 for 401(k) participants age 50 and over

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*That some achieve great success,
is proof to all that others can achieve it as well."*

Abraham Lincoln



Did you know...

Baby Boomers started turning 65 last year? That means approximately 10,000 people will continue to turn 65 every day for the next 18 years. Wow! Our country's demographics are changing!

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