



# YOUR FINANCIAL FUTURE

## FOUR THINGS TO DO

Everything starts somewhere. We are captivated by "end results" and "progress", but rarely remember that before both of these there was a starting point. Your financial goals are no different. Regardless of your goals, it's always better to know what is going on with your money and to actively protect what you have. Here are four things that you can do today for your financial future...

1. **Save something.** A dollar, twenty, more- it all makes a difference. Try saying no to something today... it may help you be able to say yes to something you *really* want later. Or get use to saving with no plans of spending and enjoy the peace of mind that comes with a financial cushion.
2. **Do something to secure your income.** Where does your money come from? If you're working, keep demonstrating why you're the best for the job. Retired? Review your investments and their soundness. Your income is vital to your financial livelihood.
3. **Cancel a service you don't use or need.** We all have one (or more). Dig deep and review your finances to see what you're automatically spending on. Often you can find a subscription that you don't truly utilize or need. Even if you don't discover a place to trim the fat, you've reviewed your finances and that's never a bad thing.
4. **Take stock of what you have.** Buying another white shirt when you have one forgotten in the back of your closet? Buying more paprika because you can't remember if you have some in the pantry? Try using what you have and keep track of the money you aren't spending on duplicates.

Need some more motivation? Life By Design Investment Advisory Services help you identify your goals that truly motivate you and start financial planning for the life you've designed.

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