

REAL ESTATE



THE FINANCE LADY

~ Problem Solver ~

Laure Feld, President

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10 Habits to Develop for Financial Stability and Success

Just like any goal, getting your finances stable and becoming financially

successful requires the development of good financial habits. These steps are the basic difference between the "have's and the have nots". Ever wonder why your cousin Bill can afford a second home in Florida? Little things, seemingly unimportant, are life changing!

Pay bills immediately, or automagically. One good habit is to pay bills as soon as they come in. Also, as much as possible, try to get your bills to be paid through automatic deduction. For those that can't, use your bank's online check system to make regular automatic payments. This way, all of your regular expenses in your budget are taken care of.

Make savings automagical. This should be your top priority, especially if you don't have a solid emergency fund yet. Make it the first bill you pay each payday, by having a set amount automatically transferred from your checking account to your savings (try an online savings account). Don't even think about this transaction — just make sure it happens, each and every payday.

Control your impulse spending. The biggest problem for many of us,

impulse spending, on eating out and shopping and online purchases, is a big drain on our finances, the biggest budget breaker for many, and a sure way to be in dire financial straits.

Evaluate your expenses, and live frugally. I KNOW, you work hard, and you "deserve" that \$5.00 cup of coffee every morning. Stop and do the math. I know it may sound silly at first, but things like your \$5.00 coffee could be stopping you from future financial freedom! If you've never tracked your expenses. Challenge yourself to write down every penny you spend. Then evaluate how you're spending your money, and see what you can cut out or reduce. Decide if each expense is absolutely necessary, then eliminate the unnecessary.

Invest in your future. If you're young, you probably don't think about retirement much. But it's important. Even if you think you can always plan

for retirement later, do it now. The growth of your investments over time will be amazing if you start in your 20s. Start by increasing your 401(k) to the maximum of your company's match, if that's available to you. After that, the best bet is probably a Roth IRA. Do a little research, but whatever you do, start now!

Keep your family secure. The first step is to save for an emergency fund, so that if anything happens, you've got the money. If you have a spouse and/or dependents, you should definitely get life insurance and make a will — as soon as possible! Also research other insurance, such as homeowner's or renter's insurance.

Eliminate and avoid debt. If you've got credit cards, personal loans, or other such debt, you need to start a debt elimination plan. List out your debts and arrange them in order from smallest bal-

Cont'd. on next pg.



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