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I WILL get my Financial House in Order!

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Hey, I know --- I'm late to the table! You've already made your resolutions for the New Year. But wait, there's always room for one or two more --- and even though this is Lynn's Top FIVE, don't be put off --- it's really just one broken into five easy steps. Let this be the year you get your financial house in order. Here's how:

1) **BALANCE YOUR BUDGET!** Guess what --- if you live beyond your means, or right up TO your means, you won't have money to sock away for the future. Assess your situation ---honestly. If you need to cut back, do it! If you need to earn more money, think about ways to retool your education and skill set to qualify for better paying work. Invest in yourself!

2) **BUY ONLY WHAT YOU NEED - INVEST THE REST FOR YOUR FUTURE!** Did you hear the joke about the millionaire who put 200,000 miles on each of his cars before buying a new one? No? That's because it's not a joke --- for many who have worked hard to grow their net worth, this mind set is how they did it!

3) **SHOP AROUND FOR THE BEST PRICES!** There are many apps out there that provide opportunities for you to find the very best prices on everything from clothing to appliances, couches to cars. Use them!

4) **FIND INEXPENSIVE WAYS TO PLAY!** Wine tasting in Livermore Valley? A bike ride and picnic with friends? A book club with a different dinner host each month? Pot luck Super Bowl parties? Affordable, memorable, very fun. Make a plan to have more fun like this!

5) **MAKE A PLAN!** You have dreams and aspirations, and best of all, vision about what you hope to accomplish financially. Write your dreams and visions down and then do something to make them a reality. Hire a Certified Financial Planner(r) to help you, acquire and use financial planning software, or take a class. Here's what we know: those who act on their visions are typically those who succeed.

Wishing you a successful financial journey this year as you put your financial house in order! And don't be shy about reaching out to a pro if you need help --- it's a great way to bring clarity to your life vision and achieve results!

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