



Managing Surprises and Sticking to Goals

Without expenses like travel and dining out, many people have spent less and saved more over the last few months.

Others are experiencing a sudden drop in income due to job loss or early retirement.

With the timeline of the pandemic still unclear, now may be a good time to take another look at your financial goals. How can you make strategic adjustments to help secure your financial future?

Know Your Assets and Your Debts

You need to know your net worth to make and maintain realistic financial goals. Look at your current assets and debts. Has there been a significant change? If so, this could be a signal that it is time to adjust your goals.

Track Your Spending

Look at your spending habits. Ask yourself:

- Where is my money going?
- Am I spending more or less in different categories?
- Could I adjust my spending?

Consider Your Future

A clear picture of your current finances can help you look into the future. If retirement is one of your major financial goals, has your timeline changed? If you have more in savings, you may be able to retire earlier than planned. If you are dealing with an increase in debt or loss of income, you may need to consider how much you can contribute to your retirement plans right now.

Evaluate Your Investments and Risk Appetite

Those in a position to accelerate or adjust their financial goals will likely benefit from looking at their investment portfolio. Does your current financial position increase or dampen your risk appetite? Does your current investment mix make sense for your new financial goals?

As always, please reach out if you have any questions.

The highest Compliment you can give your ROI Financial Advisor is to refer them to someone special like yourself. We thank you for your business & most recent consideration.



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