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5 Signs You're Financially Stable

You don't have to be wealthy to be financially stable. Financial stability can mean a lot more than that — like being able to afford your current lifestyle or saving up for your future.

What are some of the signs that you're financially stable? Here are five financial health indicators you should look out for:

1. **Living Below Your Means.** Living below your means indicates that you have a budget and you can stick to it. You use your money wisely to cover your needs while still building an emergency fund and your retirement savings.
2. **Paying Your Bills on Time.** Do you pay your bills on time every time? That is a good sign that you have the money on hand to cover your financial obligations. Late payments can lead to fees and hurt your credit score.
3. **Having a Good Credit Score.** A good credit score is a reflection of your responsible habits. You pay your bills on time, you don't carry too much debt, you don't overuse your credit or apply for new credit too frequently. A good credit score can open a lot of doors, making it easier to borrow when necessary.

4. Investing Regularly. Financial stability, in part, means having the freedom to build your net worth. Making regular contributions to your retirement account, like a 401(k), or your investment portfolio (think stocks, bonds and mutual funds) helps to ensure a secure financial future.

5. Having Clearly Defined Financial Goals. How do you want your money to work for you? Setting long-term goals like saving up for a down payment on a house or retirement -- and making progress toward those goals -- shows that you have a plan to maintain your financial health.

Achieving financial stability is worth celebrating, but it's always a good idea to stay on top of your financial health. Get in touch so we can help plan for your future together.

Helping clients get back to the basics of building and maintaining wealth in a tax efficient way.



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