

Three Not-So-Common New Year's Resolutions

/ Mapping out your financial plan /

>> *I love the words, "Happy New Year." They echo a sense of renewal and starting fresh.*

>> And, chances are, you've already plotted out your New Year's resolutions vowing to do things better or differently than last year. For a good number of people, this may include making better and more-informed financial decisions.

I'd like to challenge you this year to take your financial resolutions to the next level and go beyond the norm. Let's face it, financial decision-making includes a lot more than building the typical budget (spend less, save more) and paying off debt. It's about creating a solid plan for your future and making smart decisions now that will positively impact your future later. And perhaps most importantly, it's about honing your own financial confidence and being content with your decision-making skills.

So if you're willing to accept this challenge, let's talk some more about Your Financial Life. Navigating your financial life can be a challenging journey, but it doesn't have to be. As a financial advisor, the best advice I can give you is to simply be proactive – and yes, this requires actually finding the time to create a well thought-out plan. Trust me, carving this time out now will save you more time, money and stress in the future. It is true that we can't predict the future, but you can protect yourself by being as prepared as possible for the unexpected and what you want out of life.

So how do you begin? I believe there are three essential components to mapping out your financial plan: Define Your Purpose, Design Your Future, and Embrace The Process.



Paula R. Chesser


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Resolution 1 – Define Your Purpose

Most people I know are driven by a purpose that goes beyond their immediate needs and concerns. It's vital to take the time to really discover your life and family vision. It's about who we are and what we want to accomplish in life that motivates and inspires us on a daily basis. By defining your purpose you will be able to better articulate your goals and objectives for this year, the next five years and for the rest of your life.

Resolution 2 – Design Your Future

Based upon a more purposeful understanding of who you are, you're able to develop a clear vision of investment solutions that are best suited for you and your unique situation. It is important to seek those investments that intertwine and complement your purpose and financial goals. This helps you to "stick with" the plan and not let emotions take over which can be detrimental to your overall investment strategy.

Resolution 3 – Embrace The Process

Embrace a process that encourages open and meaningful conversations. The conversations should proactively address your important financial issues on a regular basis. As life unfolds, many unforeseen issues can arise – for example: the loss of a loved one, a job change or even a sudden financial windfall. By embracing a process, you will stay engaged and aware of your financial situation, allowing you to be prepared for the unexpected, make thoughtful decisions for your future and feel more confident that no stone has been left unturned.

It's a new year, with a fresh start, and it's your money ... your future. So why not get organized now and take control of your financial life. You have already spearheaded many other aspects of your life from buying a new car, purchasing a home, business ownership, educating yourself about your children's school system and so on. So why wouldn't you want to be involved with the most important part of your life that affects everything you do?

Do yourself a favor, think a little differently about your financial resolutions this year. Develop a plan that you can feel good about. And if there's one bit of advice you take from this article, let it be this: Get involved! You'll be thankful you did.

/ Paula R. Chesser is the founder of the Savvy Women Club, Vice President and Senior Investment Consultant at Robert W. Baird & Co, Member SIPC. Learn more at paulachesser.com.



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