

Minding Your Money

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What's the Holiday Bug? Can It Affect Your Financial Future?

■ Enjoy the season, but remember your financial future, too.

It usually starts the Friday after Thanksgiving.

You notice it all around you; people everywhere are "catching" it. You wonder how long it will be until it gets you. It may take a little while, but eventually you get it and it just about takes you out – you've got a bad case of the Holiday Bug.

What are the symptoms of "Holiday Bug"?

They vary each year, and from person to person, but generally include: a festive manner, a desire to socialize, a need to give, frequent smiling and kind words. In more extreme cases there are reports of bursting into song, extreme politeness in traffic and manic episodes of decorating projects that begin at 2 a.m. However, the most common symptom is a slight nervousness about getting "everything" done in time.

How do I get rid of this bug?

It's simple: Give in. Do it. Go with the flow. There is a reason this bug comes around every year – it's good for you. Once January rolls around it starts to dissipate on its own.

But what about that uneasy feeling about getting "everything" done?

Through proper diet and the following exercise you can reduce the anxiety.

First, make a list of "everything." Next,

prioritize that list, using "A," "B" or "C" to determine its relative importance and urgency. Wait a day or two (to prevent exhaustion) and then pull out your prioritized list and calendar. Look for free time on your calendar and start filling in your list items. Make sure that your highest priorities get input first and fall within the soonest openings, or most appropriate times. Be sure to leave a few open times and mark them "overflow" (to prevent hysteria when things are not moving according to plan). Make sure to include "me" time, even if it's an hour a week; you need to give yourself a chance to recharge from the bug.

So what does this have to do with financial planning?

Everything. Usually personal finances will appear on the "everything" list. Many people have been procrastinating and realize that they need to handle things before the end of the year. The following is a list of items that often appear on the "everything" list:

- Make sure I've contributed the right amount (maximum) to my retirement accounts.
 - Review my insurance to make sure it's adequate in light of our current situation.
 - Calculate the gains/losses in my investment accounts to determine any last-minute transactions needed for tax savings.
 - Determine if I need/want to make any contributions to charity – and what the tax savings would be.
 - Find someone to help with my investments since they've taken such a hit over the last few years.
 - Create a budget so I know what I should be spending this season.
 - Update my financial statement to see if I'm making progress toward my retirement goals.
 - Meet with a financial planner to discuss my financial situation.
- These are just a few common items. However, most people have something on

their "everything" list related to personal finance, and the actual task will vary depending on the person.

Can't find the time?

If you have absolutely no time left to handle your personal finances this season then I have a solution: Revise your list. Instead of including the four one-hour tasks related to your personal finances, simply change your list to include only one. Call to make a January appointment with a financial adviser. It's that simple. It takes only five minutes (maybe 15) and you can cross it off your list. Best of all – you'll be guilt-free because you've accomplished your task, but you don't have to spend the time until the craziness of the season subsides!

Best wishes for a wonderful Holiday season and a happy and prosperous New Year!



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If you have questions or would like to meet with a financial adviser for a personal consultation, contact Nichole at (626) 441-0838, or through the Club e-mail: nichole@cityemployeesclub.com. Nichole is a principal at Polaris Financial, investment advisers and financial planners. Registered representatives offer advisory services through National Planning Corporation (NPC), member NASD/SIPC, a registered investment adviser. Polaris Financial and NPC are separate and unrelated companies. Polaris Financial provides discounted services to Club members.

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A D V E R T I S E M E N T

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