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## New Year, Fresh Start

### REVISIT YOUR GOALS

No doubt that the last couple of years have caused many of us to shift priorities. Start with reviewing your previous goals and see if they've changed. Perhaps the ultra-competitive real estate market has put your home buying plans on the back burner. Identify what's important to you this year and a few years down the road.

### PUT IT IN WRITING

After a year of living one day at a time, you may now have some breathing room to look forward. Put those new short-term and long-term goals in writing. Having a written financial plan will help you focus while helping to keep you on track and moving forward.

### EXPECT THE UNEXPECTED

The pandemic has taught us to expect the unexpected. Layoffs, stay-at-home orders, and remote work have taught us to be adaptable. It also raised awareness about the need to look at financial preparedness for emergencies and unknowns. For example, you may need to replenish your emergency fund to eventually cover three to six months of expenses. Also, review your insurance coverage to help avoid a financial catastrophe.

## CANCEL SUBSCRIPTIONS

As you get back to socializing with friends and family, you may be spending less time at home. So, you may not need that many streaming subscriptions and memberships that you used during lockdowns. Cancel anything that you find yourself rarely using anymore and reallocate those funds to your emergency fund or savings goals.

## ONLINE VIGILANCE

Keep your eyes out for cybercriminals looking for an easy payday. Be skeptical about unsolicited messages and online shopping offers that seem too good. With the numerous federal and state assistance programs created during the pandemic, scammers are looking for ways to get their hands in your pocket.



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