

Steady the Course

April is a great time to step back, check your bearings, and make small course corrections with your finances. A few thoughtful adjustments can help ensure smooth sailing through the rest of the year — no matter what lies ahead.

The Dangers of Drift

- A few degrees off puts us in the wrong port
- Unforeseen expenses weigh heavily
- Your “crew” is not in sync

Consumer
Debt

Hidden
Expenses

Taxes

Batten Down the Hatches

- A plan guides you to your destination
- Financial leaks are prevented
- All hands on deck are aligned with mission
- Anchor to what matters

Taxes Leaving You Feeling Shipwrecked?

I can refer you to a great financial professional who can help you chart a calmer course for the year ahead.

Calm Seas Ahead

Home Port

- Get competitive quotes (insurance, utilities).
- Audit home for energy loss.
- Ask credit card companies to negotiate rates.
- Take care of minor repairs as soon as possible.

Galley

- Join a CSA (community supported agriculture).
- Save veggie trimmings to make soup stock.
- Buy just what you need from bulk bins.
- Enjoy a meatless Monday.

Get a Financial First Mate

- Shop for staples at big-box stores.
- Be accountability partners.
- Barter tasks and services.
- Negotiate for group discounts.

Stay on Course

Budgeting Apps:

YNAB, GoodBudget
and Monarch

Meal Planning Apps:

MealBoard, BigOven,
and MealPrepPro



If you need a referral for any type of professional, let me know and I can connect you to one in my trusted network. And, oh by the way... I'm never too busy for any of your referrals!