

# MONEY TALK

## KEEP INVESTMENTS SUPER SIMPLE

When it comes to investing your money, it can be quite complex. But, there are ways to simplify the process in order to keep your expectations in check.

### **A complicated strategy isn't necessary.**

With thousands of choices among mutual funds, stocks, ETFs, options, futures, and bonds, it can be complicated to pick even a few out of the vast array of financial devices. It can be even more difficult to find financial advice that won't break your bank account. *GarrettPlanningNetwork.com* is dedicated to providing competent, convenient financial advice to accounts of all sizes.

Search their database of advisers to find the right fit for you.

### **It's a marathon, not a sprint.**

Buying and holding are the essential rules to keep investing simple. Deciding too quickly to sell at the first sign of distress will only hurt your account balance over time. Individuals who manage their own investments can be less likely to cut and run at a downturn because they have done research and trust their plan. They exhibit patience and confidence that their funds will grow to where they need them, whether it's saving for their dream home, children's college education or retirement.



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# Inside Spread



## HOW TO SPEAK FINANCE

Have you ever heard financial professionals talking to each other and wondered, “What language are they speaking?” It can be confusing to the average person. Here are four ways to familiarize yourself with the language of finance.

**Try not to be intimidated.** Everyone starts at a different level of understanding the concept of finance. Educate yourself by reading and asking questions but don't become overwhelmed. There are no stupid questions, and chances are, the information you seek is readily available in finance magazines and online resources. To ease the process, choose a single

topic to start with like personal finance, debt reduction or budgeting.

**Subscribe to a newsletter.** Sign up for news and updates from sites such as *SeekingAlpha.com* or *Investopedia.com*. Exposure to resources like these will prove to be invaluable as you learn more and more about finance.

**Listen and learn.** Reading is a fantastic way to learn, but when you listen to financial experts talk finance, you'll learn terminology more quickly. Find a reputable podcast or radio program and listen in. Spotify has many finance podcasts with

various topics for beginners and advanced financial professionals alike. But, you can also find podcasts on popular financial websites like *Inc.com*, *Forbes.com* and *ThePennyHoarder.com*.

**Go ask questions.** A foolproof way to educate yourself is to meet with a financial professional. Go over any questions or ideas you may have. Many will offer you a free financial review because they are interested in making you a future client. This can also be a great way to find a professional resource for your future financial success.

## FOLLOW THE MONEY TRAIL ...

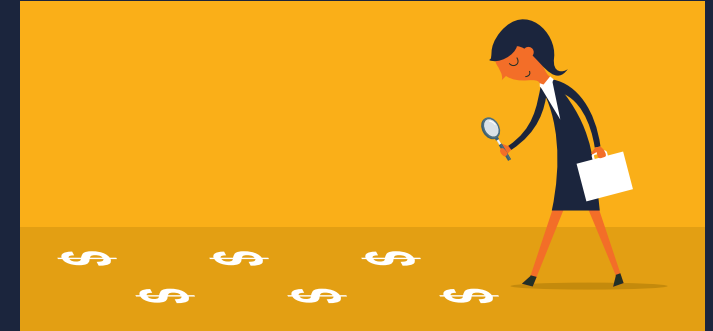
In order to save money on a consistent basis, you need to track where it is going. Here are some easy steps to follow:

### Track your expenses for one month.

This step is important in monitoring where your monthly spending goes. Record all of your expenses for a month, and combine like items into categories such as housing expenses, car payments, utilities, food, entertainment, etc.

### Limit or eliminate specific purchases.

Once your expenses are categorized, see where your money is going and adjust your budget accordingly.



Depending on the outcome of the money trail, you may find that you need to drive your old car one more year, find a less expensive hobby or stop going out to dinner as often.

### Implement long-term changes.

If you don't want to give something up, try exploring less expensive options.

Review monthly bills such as cable/internet service and auto insurance to see if changing providers could cut costs. In addition, review where in your budget you are most likely to make impulse purchases. Once you identify what tempts you to overspend, establish new habits to prevent you from falling back into wasteful old habits.

## BEST WAYS TO START A TRAVEL FUND

Starting a travel fund is a great way to budget for vacations in advance and ensure your paid time off does not go to waste at the end of the year. Here are a few tips to getting a travel fund rolling:

### Make it automatic.

Open a special savings account and set up automatic deposits. With most banks, you can schedule a recurring transfer to a second account. Consider setting up that

deposit on payday, so the money is transferred before you have a chance to spend it.

### Save unbudgeted extra earnings.

When you receive a tax refund, cash-back rewards or generous cash gifts, avoid the temptation to splurge. Deposit it into your vacation fund and leave it alone. The beach will seem even sunnier when you aren't paying for your tropical treats with a credit card.



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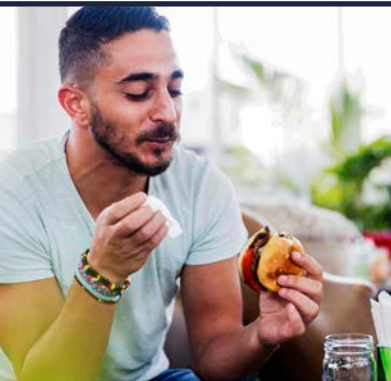
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## 4 TIPS TO DECREASE RESTAURANT SPENDING



Dining out can be a huge monthly expense, especially for a family. Try these tips for limiting the number of times you eat out in a week.

**Meal prep:** Preparing a week's worth of food all at one time helps limit your excuses for take-out, and can cut back on food waste.

**Set a goal:** Set a tangible goal to limit how often you dine in a restaurant. Start by eating at home for a week, and then lengthen the time periodically. Try

to make eating out a special occasion instead of a necessity.

**Try a meal delivery service:** Many meal delivery services are more affordable than frequenting your favorite restaurant. Most ingredients and complete instructions are included for a quick meal solution.

**Keep something simple on hand:** Pre-made or frozen meals that can be on the table quickly, without dirtying many dishes, will help curb the urge to dine out.



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