

"Helpful Hints For Getting Ahead -- And Staying There!"

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Here are some tips to get you on the road to personal and financial success:

Start a budget.

At least keep track of your expenses.

Keep good records.

Good records can save taxes, boost your investments, and keep spending under control. If you have a computer, get Quicken and use it regularly.

Put aside at least 10 percent of what you earn.

Meet your mandatory expenses first. Establish an emergency fund second. Fund your retirement plan third. Pay off short-term debt (credit cards!) fourth. Save for special goals next. Money is money! Put it to its most effective use first.

Update your will.

Make sure that your will reflects any changes in tax laws since it was written and that it still reflects your desires. If you have a trust, make sure that appropriate assets are titled in the name of the trust. The trust won't do you any good if it doesn't have title to your assets.

Review your insurance.

Make sure that you have an appropriate amount of coverage on your life, health, and personal property. Make sure that you're not paying too much for your insurance coverage.

Review your goals.

What can you reasonably attempt this year? Set specific personal and financial goals that you can reasonably expect to attain. Also, plan to give yourself a present for meeting your objectives. Warning: Don't attempt too much at once!

A review of your goals is the single most important step in financial planning. You may have some new goals this year includes unlimited telephone calls, so call if you are thinking about any changes that might affect you financially this year.

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