

Creating Financial Resolutions for the New Year

With the New Year just around the corner, now is the perfect time to make some financial resolutions to help you ring in 2012 with confidence. According to a survey by Fidelity Investments, most people are likely to say they want to save more and spend less.

While increasing savings and decreasing spending are always important goals and a

great place to start, don't feel like you have to stop there. If the recession is grinding on a little longer than you thought or you're ready to change the way you look at your money, it's time to create a plan to go above and beyond the basics.

Move the goalposts. How have your goals changed over the last 12 months?

Build a better budget. trim some

expenses to be sure you have enough to live within your means

Create an emergency fund. set aside three to six months of living expenses.

Save for a down payment. saving more and spending less will help you

Prioritize your debts. credit cards with high interest rates should top the list of debt to get rid of first.

Don't forget about retirement. open an individual retirement account (IRA)

Review your income taxes You may need to change your withholding.

Be aware. Keep your credit history clean.

Get help when you need it. An occasional check up from a CPA.

Get smart. Know enough to take an active role in your finances.

THE
SKANNER
News

26TH ANNUAL

MARTIN LUTHER KING, JR. BREAKFAST



Monday

January 16, 2012

8:30-10:30 a.m.

**The Oregon Convention Center,
777 NE Martin Luther King, Jr. Blvd.,
Portland, Oregon**



Reserve a table: MLKBreakfast@theskanner.com



Call 503-285-5555 for more information



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