

# Ring in the New Year with Three Simple Financial Resolutions



The New Year offers the perfect time for a fresh start and a renewed commitment to getting finances back on track after a season of spending – one where many Americans felt the effects of the pandemic on their wallets even before the onset of the holidays.

In fact, COVID-19 has already prompted consumers to start thinking differently about their finances. According to Lincoln Financial Group's Consumer Sentiment Tracker, 59% say they are planning to make permanent changes to the way they spend and save due to the crisis. The findings went on to show that consumers' top three financial concerns in today's market include emergency savings (41%), having enough income in retirement (40%) and inflation (39%).

"Our research found consumers are especially interested in protection during times of financial uncertainty, which reinforces the need for financial planning," said Sharon Scanlon, senior vice president, Customer Experience, Producer Solutions and Retirement Operations for Lincoln Financial Group. "Everyone has competing priorities but making a few easy adjustments can help people achieve their financial goals."

Here are three simple financial resolutions Lincoln Financial recommends for 2022 to help strengthen consumers' financial outlooks in the new year:

1. Review finances holistically. Ensure you evaluate the big picture – not just where you are spending, but where you are saving and protecting your future too. A simple budget will help you differentiate between needs and wants, enabling you to find areas to cut back or eliminate to find money to meet your financial goals, like retirement or emergency savings. Maximize online budgeting tools, calculators and other financial wellness resources available through your employer too.

2. Prepare for the unexpected. Without the right protections in place, an unexpected event can derail retirement savings, disrupt your ability to provide for your family or drive you into additional debt. Look into coverages like disability, accident and life insurance that may be available through your employer or consider an individual life insurance policy. Also, commit to funding your emergency savings account as part of your budget. And don't forget to think about how you would fund the cost of care if you or a loved one had a long-term care event.

3. Plan for the future. Start with your employer-sponsored retirement plan and commit to save at least up to the match, if available. If you already meet the match, resolve to increase your retirement contributions each year, or with each increase in pay. You don't just need a retirement

plan, though – you need a plan for retirement! Consider diversifying your portfolio with an annuity. Also, in-plan guaranteed income options can serve as a powerful tool to protect savings during periods of market volatility, while still benefitting you when the market goes up.

In addition to these resolutions, also consider meeting with a trusted financial professional who can help you identify solutions that best meet your individual needs and situation. Visit [www.lfg.com](http://www.lfg.com) for more tools and resources.

With a few proactive strategies, you can get 2022 started on the right financial foot. *Article courtesy of StatePoint.*

## 5 Tips for Sticking to a Schedule in the New Year

Sticking to a schedule is good for health, wellness and productivity, and the start of a new year is the perfect time to form great habits. Resolve to adhere to a daily routine with the following tips and tricks:

- Write it down: The act of writing things down can help reinforce priorities. Keep a list of short- and long-term goals, events and meetings. Be sure to check items off your list as you complete them. Doing so can help you stay motivated.

- Get a good watch: Keep yourself accountable with a good watch. The line-up of Edifice watches by Casio are not only

stylish, they contain must-have productivity features, such as multiple alarms, as well as countdown timers displaying the remaining time until the alarm beeps. They also connect with your smartphone and offer cool, sync-up features that help you keep your essentials organized, such as "phone finder." If you prefer a sportier timepiece, Pro Trek watches offer similar alarm features, along with step counters and sensor technology like altimeters, compasses and more, all of which are great for hikes, fishing expeditions and other outdoor activities.

- Keep it consistent: Keep

both bedtime and the time you awake consistent day-to-day. Doing so can mean better quality slumber so you will be more alert, energized and ready to tackle tasks. Consistent meal times can also be beneficial, helping you maintain your energy throughout the day, manage metabolism and avoid hunger.

- Don't overdo it: It can be tempting to try to schedule more tasks and to-dos into your day than is actually realistic. Doing so however can leave you feeling constantly stressed, and always in catch-up mode. Be sure your schedule offers you sufficient time to actually

complete tasks and travel between appointments.

- Practice self-care: Downtime is essential. Whatever self-care looks like to you, be sure to build it into your schedule, whether that means relaxing with a good book, getting together with friends or working out.

Make 2022 the year you finally create and maintain a well-balanced schedule. With wearable tech and smart habits, you'll be more inclined to stick with the program. *Article courtesy of StatePoint.*



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To our awesome Old Mill family - Happy New Year!  
We love you ~ Chuck and Debbie

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# 2022

## HAPPY NEW YEAR

It's time to wish our fine friends and customers great happiness and success in 2022 and beyond!

Thanks for your visits in 2021.  
We've really enjoyed spending time with all of you.

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## New Year's Greetings

With thanks from all of us to all of you at year's end.

We look forward to serving you in 2022!

### Birch Avenue Dental

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As the clock winds down toward the final hours of 2021, we want to remind you once again about the dangers of drinking and driving, and urge you to celebrate wisely this year.

**WISHING YOU A HAPPY & SAFE NEW YEAR!**

These Important Safety Tips Are Brought To You Courtesy Of  
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- My Boys Pizza