

Information from [RCU Investment Services](#) and CFS\* to help keep your financial life in balance

## Consumer Sense

### NEW YEAR FINANCIAL RESOLUTIONS

Happy New Year! We hope you and your family enjoyed the holiday season and the New Year brings you good health and happiness.

For many people, the turn of the calendar signifies new beginnings and the typical resolutions about eating right, spending more time with the family or getting into shape. This year you may want to consider making financial resolutions as 2006 could bring several changes that may affect your future. For example:

- Will Congress reform the AMT system?
- Will interest rates stay relatively low?
- Will estate tax be replaced?
- Will stock market experience a bear or bull market?

### FINANCIAL STRATEGIES FOR A HAPPIER NEW YEAR

Get off to a good start with these 2006 Financial Resolution ideas. Since each individual's situation is different, no single checklist can possibly address every situation. However, if you and your financial representative apply comprehensive investing strategies you will be well on your way toward meeting your investment goals.

- **Set Clear, Specific, and Realistic Goals:**

Instead of "I want to retire early", consider, "I will have 5% of my paycheck direct deposited monthly, to maximize my IRA contributions".

- **Discuss Your Goals with Your Family:**

Include your spouse and other loved ones that might be affected by your goals. They can help to keep you motivated and aid in your success.

- **Monitor your Spending:**  
Lower your debt this year by trimming expenses in areas such as entertainment or extravagant clothing. A reduction of 10% to 20% can save you several thousands of dollars a year.

- **Review Last Years Plan:**  
Life is in a constant state of flux. In the past year did you change jobs, get married or divorced, have a child? All of these life events affect your financial future and need to be accounted for when creating your goals for 2006.

Whatever your New Year financial resolutions are, make it easier to keep them by working with a financial representative. They can help you narrow your goals down to the ones that are most important to your financial future and help you stick to your investment plan.

## Have You Read...

### The Magic Lamp: Goal Setting for People Who Hate Setting Goals

by Keith Ellis

Do you have trouble setting goals? Would you like to have greater focus, stronger follow-through, and achieve dramatically better results? This remarkable book describes a simple, yet unforgettable process for how to obtain whatever you want from both your personal life and your career. Turning a goal into a wish can give you the freedom to dream and the power to make your dreams come true.

### Interested in Learning More?

For more information or to schedule a no-cost, no-obligation appointment, please call us today: **(800) 479-7928.**

