

Hi Everyone,

This is our daughter's water bottle. Every once in a while she'll forget it at school. It's easy enough to do at the end of the day when everyone is packing up and excited to get ready to go home or do a playdate or do other after school activities. Fortunately we have a backup water bottle she can use when she forgets hers at school.

The reason I'm writing about our daughter's water bottle is that it reminds me so much of the dilemma we can all face if we're not careful with our personal finances. As we go through our day to day life it's so easy to get caught up in the moment that sometimes we can forget things a lot more important than a water bottle. Things like keeping track of our debt. Do you ever monitor if your debt is going up or going down? You should be doing it monthly. Or how about a savings program. If your employer has a tax deferred savings program are you taking full advantage? Especially if there is an employer match. And how about your own personal savings program? Does a piece of your paycheck every month go to a place where you can't get to it very easily? Certificates of deposit at the credit union are a great way to set some money aside because they are so easy to set up and you can open one for as little as \$500. And you'll get one of the best rates in the entire country on your certificate. That personal savings program is a lot like our daughter's backup water bottle.

As you're bustling through life especially during the holidays slow down a little bit, enjoy time with your loved ones and don't forget your water bottle.

Till Next Time,
Evan Clark
President and CEO

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