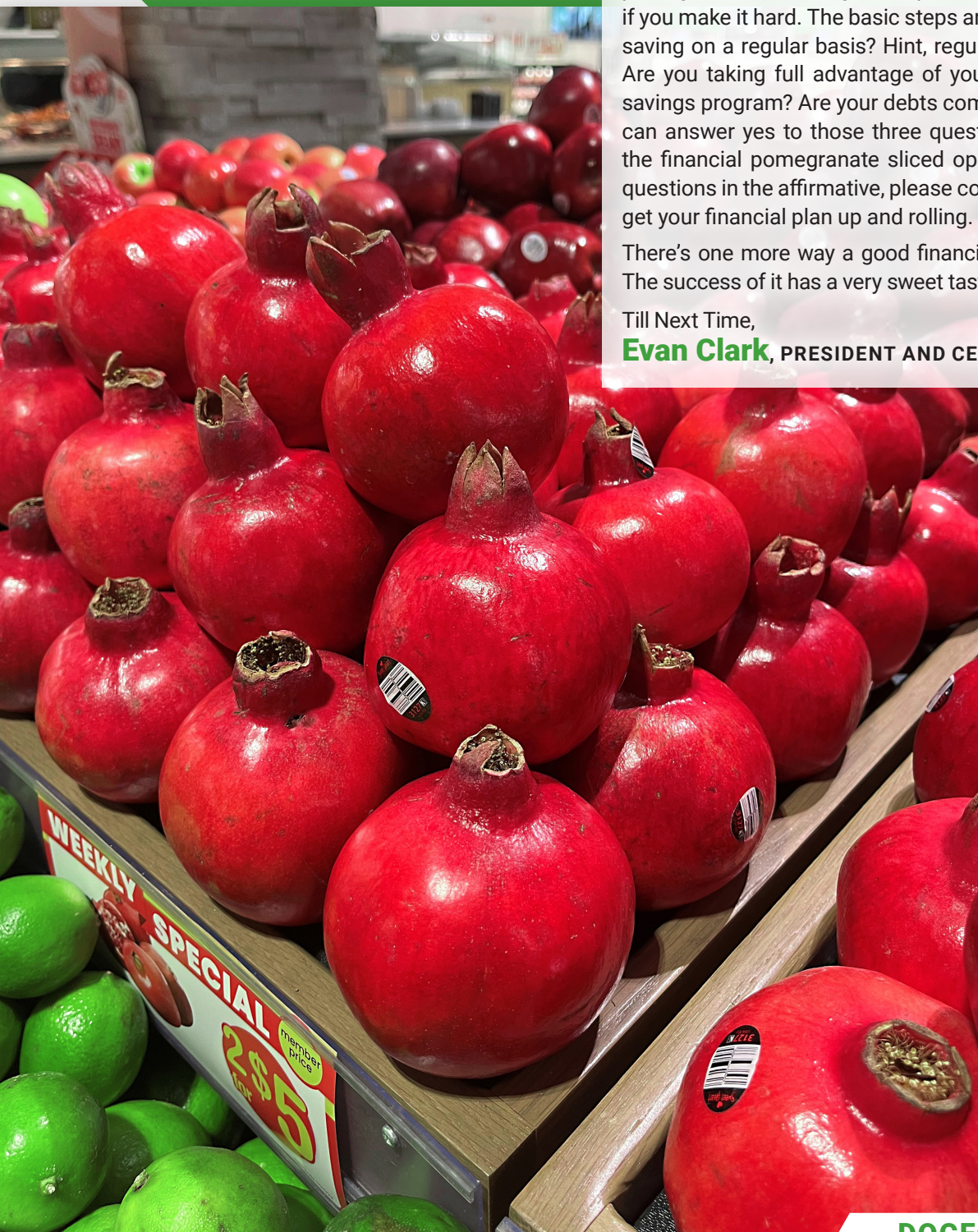


NOVEMBER 2022

Evan's Corner



Hi Everyone,

The other day I was in the grocery store and saw these beautiful pomegranates. I love the taste of pomegranates and I'm always happy when they are in season. It's not exactly easy eating pomegranate because you have to open up the pomegranate and separate the seeds from the husk. But the sweet taste is such a great reward.

In some ways, pomegranates are like personal finance and in other ways they aren't. There's definitely a season when pomegranates are at their best. Having a good personal finance plan is always in season. But I'll be the first to tell you, following a personal finance plan can be just as hard as separating the seeds from the husk of a pomegranate. The thing about personal finance is that it's only hard if you make it hard. The basic steps are actually pretty easy. Are you saving on a regular basis? Hint, regular basis means every month. Are you taking full advantage of your employer's tax advantaged savings program? Are your debts coming down every month? If you can answer yes to those three questions, then you've already got the financial pomegranate sliced open. If you can't answer these questions in the affirmative, please contact us. We'd love to help you get your financial plan up and rolling.

There's one more way a good financial plan is like a pomegranate. The success of it has a very sweet taste.

Till Next Time,

Evan Clark, PRESIDENT AND CEO, eclark@DOCFCU.org



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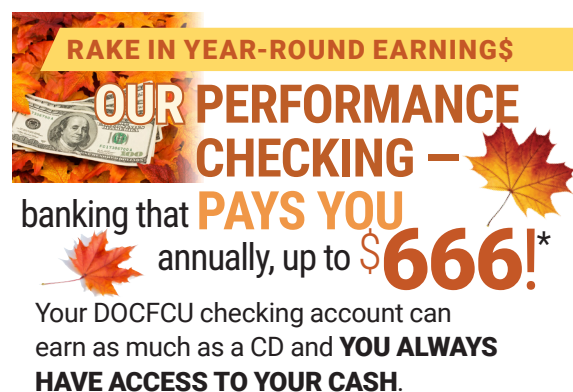
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