

## Live for the present? Not when it comes to your money.

I just love Posey Jane, my little five-year old granddaughter. She's the spitting image of my son, Michael, and is full of life. In May, she finished up two years of pre-school. Next month, she'll set off on her kindergarten adventure. How time flies.



Posey lives just about every minute in the present, without a care for what might come tomorrow. And, why not? She has two adoring parents, a cute little brother, four doting grandparents, a large extended family, and a safety net that's made from steel mesh. She can afford to be care-free, and, even though she has a little piggy bank, she doesn't have to think a lot about money. Lucky Posey.

For the rest of us, however, living for the present is usually not a good strategy when it comes to money. Much of my job is to help my clients prepare for the future. We have to take care of present needs, of course, but the future has a sneaky way of catching up to us. I can't make any guarantees, of course, and my clients have to commit to doing some work. However, I'm confident that, if people work with me and do things to get their money lives in shape, they truly might be able to live the sweet life, just like my little Posey. Here are some things you can do right now to help pave the way:

1. **You will likely have an emergency that will require some ready cash.** Cash is king. Out there in the financial world, you can read all kinds of guidance about having two, three, or six months of living expenses on hand. If that seems overwhelming at first, then start small, say with \$100. Add to it every month (via an automatic savings account is good), and let it grow for a rainy day. Call me, and I'll help you get started.
2. **You must have a decent nest egg set aside for your retirement.** Spending less than you earn and saving the rest is not a bad strategy when it comes to amassing retirement savings, and it's easier than you think. I can help you determine how much you might need and how to invest it.
3. **It would be nice to receive a check in the mail every month while you are retired.** Most working people no longer have the benefit of an employer pension. If that's you, you should consider setting up a retirement income plan for yourself. Social Security works great, but you might need something more. If you agree, or aren't sure, call me, and we'll talk about a few strategies for getting this done.

Posey Jane can afford to not think about money. She has more important things to do right now. However, whatever your dreams are, they are likely to require some money, so make sure you are prepared. Call me today and schedule your appointment for a free consultation.

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