



THE WHITE PAPER

Timely Insights for Your Financial Future

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Tori Patrick

President
Progressive Strategies Financial
Group
27201 Puerta Real Suite 300
Mission Viejo, CA 92691
949.204.3800 702.893.1500
Fax: 702.549.1900
Tori@psfgwealth.com
www.psfwealth.com

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Your Dollar at Work -- 12 Months of Smart Savings Tips

Make 2015 "the year of the dollar" by trying some of these smart saving and spending tips all year long.

January -- After-Christmas sales are a great way to stock up on holiday-themed products such as wrapping paper, candles, cards, and decorations. Most retailers reduce prices on these items by 50% or more. But don't stop there. Many specialty and gourmet food items, and items of clothing -- sweaters, hats, gloves, and scarves -- are put on clearance racks and sold for a fraction of their original price.

February -- Getting a raise? Consider adding the extra money to your retirement savings plan and/or open a special account for next year's holiday shopping or your summer vacation.

March -- March is considered a low-season travel month to Europe. That's the time of year when tourists are scarce, attractive destinations such as London, Paris, and Rome are quiet, and hotels and airfares are at some of their lowest rates.

April -- If you are among the majority of Americans who get a tax refund, consider using that money to pay down credit card debt, to make an extra principal-only payment on your mortgage, or to build the foundation of an emergency fund.

May -- The Department of Energy estimates that water heating can account for 14% to 25% of the energy consumed in your home. Lowering the temperature on your hot-water heater during the summer months will help cut costs. If you take a vacation, turn the temperature down further.

June -- Vegetables fresh from our garden are less expensive than canned and frozen foods -- and healthier, too! Start small -- try a few tomato plants. (Don't forget to water and fertilize regularly!)

July -- Play sports? Buy your equipment at used sporting goods stores. From catcher's mitts to surfboards, these stores sell their wares at a fraction of the original cost.

August -- Cash in on summer clearance sales. Spruce up next summer's wardrobe or outfit yourself for a winter cruise. Also, start pricing next winter's cord of wood.

September -- In September and October auto dealers try to clear their lots to make room for the next year's models. By haggling, you may be able to shave hundreds off a new car's sticker price.

October -- The Department of Energy estimates that heating and cooling account for 50% to 70% of the energy used in the average American home. Schedule a heating and cooling system tune-up, insulate your attic, replace furnace filters, and have your chimney cleaned.

November -- Many charities begin active fundraising during this month. Before sending a donation to your favorite charity, check it out with the [National Charities Information Bureau](#) or the [BBB Wise Giving Alliance](#).

December -- Have a few extra dollars to spare? Kick off 2016 by finding new ways to save and spend wisely.

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