



Financial Strategies For Your Future

January Newsletter

Hello Eric,



**Remember, the time of year
when the future appears
like a blank sheet of paper**

a clean calendar, a new chance.

On thick white snow

You vow fresh footprints

then watch them go

with the wind's hearty gust.

Fill your glass. Here's to us. Promises

made to be broken, made to last.

By Jackie Kay

Happy New Year from all of us at AZTEC!

**When making your resolutions this year,
remember to be realistic. Set small, manageable
goals you can actually achieve and then reward
yourself for accomplishing each small step!**

Make a list. Mark your calendar. Take it slow.

Be good to yourself!

**If one of your goals is to finally take that trip you
have been putting off, start a college account for
a family member, buy that car you've had your
eye on, or to set up a budget to be better
prepared for the holidays in 2022 😊 please give
us a call anytime at (603) 343-4515!**

Did you know...

**Most people break their resolutions by
February? The most common goals are to**

lose weight, quit smoking, and save more money.¹

The saving money we can definitely help you with, and if you, your kids, parents, friends, or pets are looking for a fun goal this year, here are some that will make you smile:

List of 20 Funny & Absurd New Year's Resolution Ideas | Cake Blog (joincake.com)

1. NBCNews.com, December 31, 2019

Events & Resources

Run Through History

Where:

A distance achievable by all!
Begin near 1695 Sherburne House and end with a festive finish line is at the 1955 interpretation of the Shapley Drisco House.

Strawbery Banke Museum
14 Hancock Street
Portsmouth
03801

When:

Sat., Jan. 15th at 1:00PM

Comedian Drew Lynch!

Where:

28 Chestnut Street
Portsmouth, NH 03801

When:

Wed., Jan. 19th at 7:00PM

Cost:

\$30; \$40

Andrew Lynch is an American stand-up comedian known for his 2015 appearance on the tenth season of America's Got Talent, finishing in second place in the finale.

Cost: **\$20**

Join Strawberry Banke for the Museum's first-ever half-kilometer "Run Through History," a very short run through a very long stretch of history. Historical costumes encouraged.

[More Information](#)

He told the judges of America's Got Talent that having developed a stutter due to a sports injury, he felt a responsibility to show others that one can make negative things into positive things.

[More Information](#)



AUGUSTE RODIN ONLINE: Sculpting with Scissors

Where:
Online

When:
Friday, Jan. 7th 2-4PM

Cost:
Free - Donations accepted

In this three-part look at Rodin's incredible canon of work, LDG tutors Frances, Lucy and Luisa-Maria will be exploring the breadth of his sculptural practice through classes 'Sculpting with Scissors', 'Drawing from Sculpture' and 'Drawing with Clay'.

[More Information](#)

Intro to Tai Chi and Qigong

Where:
Online

When:
Friday, Jan. 7th 6AM

Learn low-impact movements designed to release stress, improve balance and increase energy.

Each lesson begins with a centering breathing exercise followed by a gentle warm-up. Movements are then introduced and practiced with attention to posture, alignment, and breath. Lessons are well suited for beginners of all ages with a wide range of physical abilities.

[More Information](#)

Changing Unhealthy Behaviors



Most Americans know the fundamentals of good health: exercise, proper diet, sufficient sleep, regular check-ups and no smoking or excessive alcohol. Yet, despite this knowledge, changing existing behaviors can be difficult. Look no further than the New Year Resolution, 80% of which fail by February.¹

Generally, negative motivations are inadequate to effect change. (“I need to quit smoking because my spouse hates it.”) Motivation needs to come from within and be positive oriented. (“I want to quit smoking so I see my grandchildren graduate.”)

Goals must be specific, measurable, realistic and time-related. In other words, “I am going to exercise more” is not enough. **You need to set a more defined goal**, e.g., “I am going to walk 30 minutes a day, five days a week.”

Permanent Change is Evolutionary, not Revolutionary

As a rule, individuals travel through stages on their way to permanent change. These stages can’t be rushed or skipped.

Phase one: Precontemplation. Whether through lack of knowledge or because of past failures, you are not consciously thinking about any change.

Phase two: Contemplation. You are considering change, but aren’t yet committed to it. To help you move through this phase, it may be helpful to write out the pros and cons of changing your behavior. Examine the barriers to change. Not enough time to exercise? How could you create that time?

Phase three: Preparation. You’re at the point of believing change is necessary and you can succeed. When making plans it’s critical to begin anticipating potential obstacles. How will you address temptations that test your resolve? For

instance, how will you decline a lunch invitation from work colleagues to that greasy spoon restaurant?

Phase four: Taking action. This is the start of change. Practice your alternative strategies to avoid temptation. Remind yourself daily of your motivation; write it down if necessary. Get support from family and friends.

Phase five: Maintenance. You've been faithful to your new behavior. Now it's time to prevent relapse and integrate this change into your life.

Remember, this process is not a straight line. You may fail, even repeatedly, but don't let failure discourage you. Reflect on why you failed and apply that knowledge to your efforts going forward.

1. NBCNews.com, December 31, 2019

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright 2021 FMG Suite.

Budget Check Up: Tax Time Is the Right Time



Every year, about 140 million households file their federal tax returns.¹ For many, the process involves digging through shoe boxes or manila folders full of receipts; gathering mortgage, retirement, and investment account statements; and relying on computer software to take advantage of every tax break the code permits.

It seems a shame not to make the most of all that effort. Tax preparation may be the only time of year many households gather all their financial information in one place. That makes it a perfect time to take a critical look at how much money is coming in and where it's all going. In other words, this is a great time to give the household budget a checkup.

Six-Step Process

A thorough budget checkup involves six steps.

1. **Creating Some Categories.** Start by dividing expenses into useful categories. Some possibilities: home, auto, food, household, debt, clothes, pets, entertainment, and charity. Don't forget savings and investments. It also may be helpful to create subcategories. Housing, for example, can be divided into mortgage, taxes, insurance, utilities, and maintenance.
2. **Following the Money.** Go through all the receipts and statements gathered to prepare taxes and get a

better understanding of where the money went last year. Track everything. Be as specific as possible, and don't forget to account for the cost of a latte on the way to the office each day.

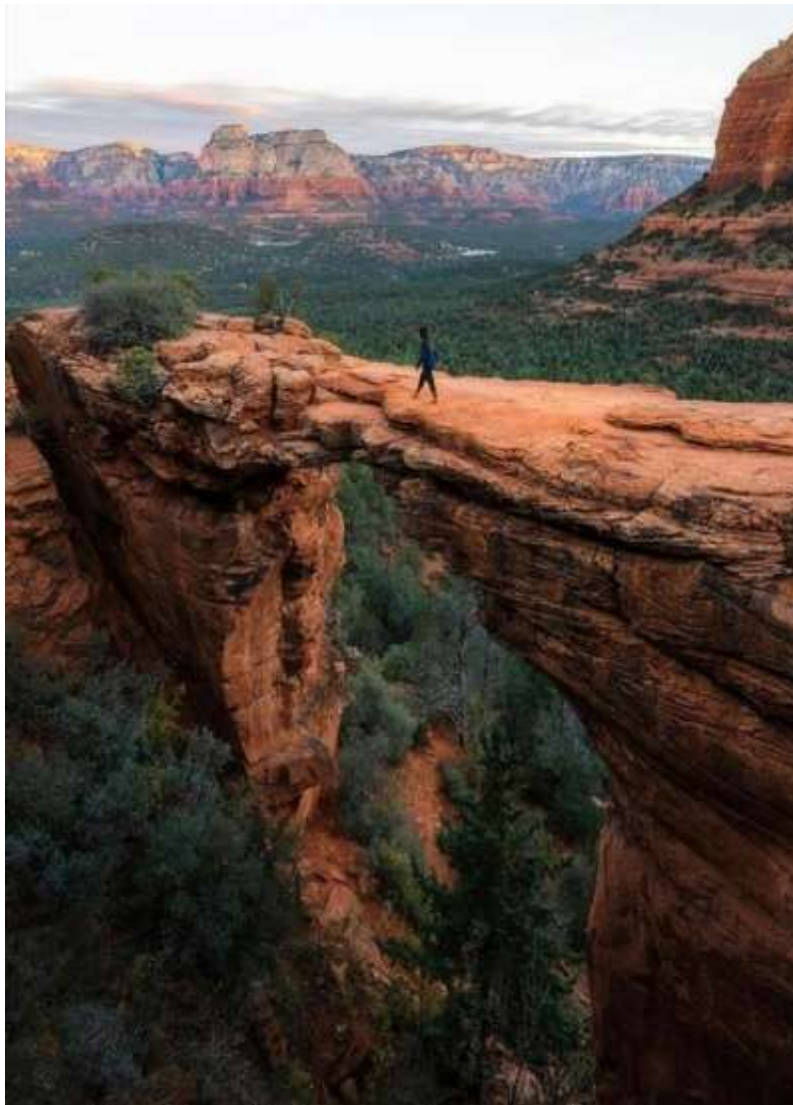
3. **Projecting Expenses Forward.** Knowing how much was spent per budget category can provide a useful template for projecting future expenses. Go through each category. Are expenses likely to rise in the coming year? If so, by how much? The results of this projection will form the basis of a budget for the coming year.
4. **Determining Expected Income.** Add together all sources of income. Make sure to use net income.
5. **Doing the Math.** It's time for the moment of truth. Subtract projected expenses from expected income. If expenses exceed income, it may be necessary to consider changes. Prioritize categories and look to reduce those with the lowest importance until the budget is balanced.
6. **Sticking to It.** If it's not in the budget, don't spend it. If it's an emergency, make adjustments elsewhere.

Tax time can provide an excellent opportunity. You have a chance to give your household budget a thorough checkup. In taking control of your money, you may find you are able to devote more of it to the pursuit of your financial goals.

1. IRS, 2019

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright 2021 FMG Suite.

Retiring Wild: National Parks and You



For many older adults, finding time to experience nature can be one of the greatest pleasures in retirement. And what better place to take in America's splendor than one of our over 400 National Park Service sites?¹ For over a century, generations of retirees have explored these stunning landscapes, marveled at the diverse wildlife, and discovered the physical benefits of a retirement spent in the great outdoors.² But recent research suggests that the mental benefits could be even more important for retirees. Read on to learn more.

The Cortisol Connection

Have you ever had a stressful day? One that left you tired and irritable? Those feelings are most likely caused by the stress hormone, cortisol. Cortisol serves an essential purpose in the human body, by helping to regulate your mood, motivation, and fear. However, when someone experiences sustained stress, their elevated levels of cortisol may greatly increase their risk

of heart disease, depression, and even negatively impact their memory.² Luckily, multiple studies show that connecting with nature for at least 20 minutes each day may be correlated to significantly lower cortisol levels.³ But the benefits don't stop after 20 minutes. In fact, longer durations spent in a natural environment, may further enhance feelings of peace and wellbeing as well as increased mental performance.⁴

A Thrifty Option

The American National Park system is considered by some to be one of the healthiest and financially smart ways to vacation in retirement. After all, of the 417 current National Park Sites, roughly 300 allow free admission.⁵ For those who want access to everything the National Park Service (NPS) offers, the Lifetime Senior Pass (\$80) or the Annual Senior Pass (\$20) are both a steal. Regardless of which you purchase, remember that:

- The Senior Pass may provide a 50 percent discount on some amenity fees, such as those related to camping, swimming, and specialized interpretive services.
- The Senior Pass generally does NOT cover or reduce special recreation permit fees or fees charged by concessioners.
- There may be a service fee depending on how you purchase your pass. For more details, including the most recent ticket prices, visit the National Park Service website before planning your next trip.

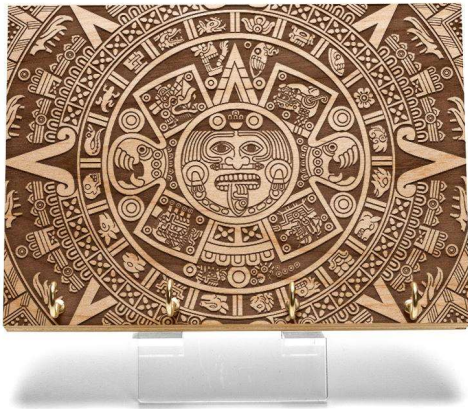
A Prescription for Nature

Even though locations like Yellowstone, Yosemite, and Zion are the most-popular destinations for retirees, many communities benefit from smaller parks and nature preserves as well. For those who haven't hiked or camped much, these local areas can be a great way to get started. Even those with more than a few years of national park experience stand to benefit, both physically and mentally, from visiting one of their local wildlife areas. So, before you pack your bags and load up the camper, do yourself a favor and look into what your home offers. You may discover that one of the best ways to stay happy, healthy, and sharp is closer than you think.

1. Department of the Interior, 2018

2. Science Daily, 2019
3. Webmd, 2019
4. Science Daily, 2019
5. National Park Service, 2019

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG, LLC, is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright 2021 FMG Suite.



At AZTEC Financial Group, we help individual, families, business owners and employees manage their financial goals through a comprehensive wealth management process.

[Visit Our Website](#)

[Contact Us](#)



Eric Wasson, CFP®

**Certified Financial
Planner™**

Financial Consultant

Phone: (603) 343-4515

Fax: (603) 343-1863

info@AztecFG.com



[Our Team](#)

[Mission Statement](#)

[Products & Services](#)

AztecFG.com

[LPL Research](#)

[Resources](#)

[Past Newsletters](#)



The information in the newsletter was not intended to be a substitute for specific individualized tax or legal advice. We suggest that you discuss your specific situation with a qualified tax or legal advisor.

The information contained in this newsletter email message is being transmitted to and is intended for the use of only the individual(s) to whom it is addressed. If the reader of this message is not the intended recipient, you are hereby advised that any dissemination, distribution or copying of this message is strictly prohibited. If you have received this message in error, please immediately delete.

The copyright protected articles were prepared by FMG Suite.

Securities and financial planning offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC

AZTEC Financial Group | 660 Central Ave., Dover, NH 03820

[Unsubscribe {recipient's email}.](#)

[Update Profile](#) | [Constant Contact Data Notice](#)

Sent by eric.wasson@aztecfg.com powered by



Try email marketing for free today!