



Greetings from the Grove!

Ahh **spring** –the season of promise and optimism. We welcome this time of brighter, longer, and more cheerful days after a long and trying winter. As we continue to meet the challenges of the pandemic with strength and resolve, we hope you and your loved ones are healthy and able to embrace all the positive changes the season has to offer.

This is also the season we celebrate **Financial Literacy Month**, an opportunity for people of all ages to focus on improving their fiscal knowledge. Increasing your financial know-how through personal finance podcasts, articles, or programs is a great way to start. Equally important is knowing and understanding your objectives for investing, your personal risk tolerance, and your investment time horizon. We've been busy over the last few months promoting the importance of financial knowledge.

**KGF 30-Day Challenge** - On April 1, we launched our first Knox Grove Financial 30-Day Challenge on **Facebook** to help individuals improve their relationship with money and get started on their journey to financial wellness. Each week, throughout the month of April, participants are emailed a weekly step-by-step checklist with tasks and tips for success. From cleaning out your wallet to tracking your spending, each task is designed to bring you one step closer to knowing how to manage your money and become a confident investor. If you missed this challenge but would like to join the next one, please let us know.

**New Website Design** - After much thought and deliberation, we gave the **KGF website** an overhaul. Our goal was to improve your experience by providing you with a cleanly designed site that is user-friendly and clearly explains our mission, process, services, and resources. Be sure to visit the site and check out the latest videos/podcasts and other financial resources. It's also a great place to learn more about your **KGF team**.

We did take some time to have fun last quarter! On March 18 we held our first event of the year which was also our first ever **KGF Virtual Bingo Event**. Once we all navigated the Zoom process to join the event, the fun began with a little trivia followed by several suspenseful games of Bingo and a spirited competition for the best St. Patrick's Day attire. It was a great opportunity to socialize and meet new friends. Congratulations to all the winners! Plans for our next event are in the works...think thrilling, stress relief, and no open-toed shoes! More to come on that.

#### Tis the season

It's time to **CLEAN**. This spring, as you get out your dustpan and start to tidy and declutter, remember to set aside some time for a little *financial* spring cleaning.

- Revamp your budget
- Catch up on late payments
- Rethink your spending habits
- Organize your financial documents
- Review your credit report
- Automate your savings
- Replenish your emergency fund

Do whatever you can to take the stress out of managing your money. You might also spread some spring sunshine to your friends and family by letting them know about us! We would love to help them get started on their own path to financial wellness. Please feel free to **FORWARD** this newsletter to anyone you think would benefit from the information and guidance provided. We're grateful for the many referrals we've received from you.

This season we will also celebrate Mother's Day giving us the opportunity to honor motherhood in all its forms and show our gratitude to those women who have had a positive impact on our lives. **Did you know that the average caregiver is a 49-year-old woman providing 20 hours of unpaid care a week to a parent, and that 26 percent of them are parents of a minor, more than 50 percent financially support an adult child and 16% regularly take care of a grandchild?**<sup>1</sup> Don't forget to show your appreciation to the special women in your life.

#### Looking ahead

The future looks promising, not just because it's spring, but because we are starting to see some return to normalcy. With the steady vaccine rollout and more businesses reopening, investors are gaining confidence and the economy continues to recover, albeit at different rates around the globe. While we don't yet know how the financial stimulus that has been released will impact growth and inflation, we do know that it is helping small businesses and those who are currently unemployed. Most experts agree there will be some inflation this quarter but it's uncertain to what degree it will continue in Q3 and Q4. We will be keeping an eye on **inflation numbers** and how that affects investor sentiment.

As always, our focus is on you, your family, and your overall financial health. We can't stress enough the importance of understanding your personal finances and having the knowledge to make confident investment decisions. We're here to help with every stage of your financial journey.

Enjoy watching everything come back to life this spring!

1. **Which Type of Caregiver Are You?**, Where You Live Matters (2021)

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