



Making a Fresh Start in 2021

In the past we have always welcomed how the seasons cycle through year after year, and the opportunity this provides for a fresh start. Now this year, more than ever, we are happy to put 2020 behind us. What an often overwhelming year, one we are surely ready to leave in the past. Perhaps you're worried that a fresh start won't change anything. Or maybe you are still sort of shell-shocked and hesitant to move forward. I have always found the best medicine for worry and indecisiveness is to make a plan and set goals. Here are some tips to help you start fresh this year.

1. **Evaluate where you are.** Assessing your current situation is sometimes difficult. It's much easier to determine where we want to be than where we are. Now is a good time to be very honest with ourselves in every area of our life. Reflect on the current situation and write down the progress that has been made, even if some areas are not fully resolved. Everything you focus on has the ability to be improved—from finances to career to relationships to health.
2. **Learn from your past but don't dwell on it.** If you did not meet some of last year's financial goals, accept that and continue to move forward. When navigating through life, you will find that sometimes you just have to take a look back and then let it go. If you were not able to pay down as much debt or save as much as you had planned, acknowledge that and make a renewed plan for a new year.
3. **Face your fears.** Remember your first auto accident or your first trip to the emergency room? Pretty traumatic at the time but fear didn't stop you from driving again or climbing another tree or riding your bike. Yes, fear is a good teacher but do not let failures or fear of failure stand in the way of challenging yourself to try again, to do better. It may be helpful to write down your fears to help you face them and move on.
4. **Decide what matters most.** Setting goals often starts with cultivating the blessings you have been given. Things like your family, your job, your home, your time. It is certainly worth your time to reflect and ask yourself, "What matters most in my life?"
5. **Make a plan and stick with it!** Nothing brings accountability and commitment like a written plan. Write down your goals for 2021 then track them each month to see how you are doing. This is how goals become reality. Keep your plan handy so you can easily see where you are and where you are headed. Want to end the year with an extra \$1,200 in savings? Set aside \$100 every month and watch it grow.

Next month, I will offer some tips for setting financial goals for the year. We are always available to listen and offer counsel to assist you in making a financial plan. My wish for you this year is more gratitude, more smiles, more sunny skies, and yes, more planning and goal setting. We all wish you all the best for a happy, safe, and healthy 2021. Please let us know if we can assist in any way.

