

THE AGUIAR GROUP

Rain down Savings
APRIL 2010

The savings habit should begin when you are as young as possible. Start small, and be patient with yourself as you learn this new habit. Why save? Here are a few reasons:

- **Emergencies:** A new roof, out of pocket medical expenses or a job layoff and sudden loss of income.
- **Retirement:** No one wants to work forever. You will need savings and/or investments to take the place of income.
- **Longer Life Expectancy:** With advances in medicine and public health, people live longer and need more money to get by.
- **Education:** The costs for education are rising every year, and it is getting tougher to meet those demands. Save for your own or your child's education now!

Important Dates

- **April 15 — Individual Federal Income Tax Return (1040) is due to the IRS**
Be sure to make any Estimated Tax Payments by this date. It is also the last day to contribute to an Individual Retirement Account (IRA) or ROTH IRA for 2009.
- **April 21— Administrative Professional's Day**
Treat your staff well and they will return the favor!
- **April 25—Arbor Day**
Plant a tree and help "save" the planet.

Note to Self:

Pay yourself FIRST. Make a commitment to save. Modify spending habits by tracking where your money goes. Financial Freedom will be worth it!

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