

THE AGUIAR GROUP

MARCH 2010

Lucky Savings Strategies

- **Automatic savings** – If you have direct deposit at work, portion a percentage or a set amount directly to your savings account.
- **Impulse buys** – Wait 24-hours, the impulse may wane and you will have saved money.
- **Leave credit cards at home** – Increase in unnecessary spending has been noted when people had their credit cards with them.
- **Budget for play** – To help save, budget for fun. You'll have an incentive to save. On the flip side, the budget will help you from going overboard in your fun spending.
- **Save short-term splurges for long-term splurges.** Use your latte money instead to save up for a massage.
- **Remove the temptation.** Go to the park for a walk instead of the mall. Impulse buys will be curtailed if your viewing the lake instead of a window full of things to buy.

Important Dates

March 14 – Daylight Saving Time

Do not forget to set your clocks one hour ahead!

March 17 –St. Patrick's Day

Be sure and wear green in celebration of the Irish holiday.

March 19—Tax Information Deadline

To guarantee your tax return being completed by April 15, we must have your tax information by this date.

March 20—First Day of Spring

Start enjoying the sunshine and flowers in the Seattle area!

Note to Self:

Try using Bill Pay – By scheduling recurring expenses for auto-payment, you won't be tempted to touch the money.

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