

Meeting Your Goals

It's Not the Impossible Dream

Does it sometimes seem as if saving enough money to reach all your goals is a futile quest? Sure, investing for your future goals isn't always easy. But, you *can* accomplish your dreams if you focus on the task.

You'll probably have to make some changes along the way, but the end result will be worth it.

Cultivate a Saving Mentality. As with so many things, your mindset has a lot to do with your ability to save. Focusing on your goals — next year's new car, a comfortable retirement, or whatever they may be — can help provide the willpower you need to resist spending. Remember, every dollar you *don't* spend is another dollar you can save.

Pump Up Your Savings. If you want to save more, cutting expenses is typically the easiest way to find additional cash. You might be amazed by how much extra money you can come up with just by reining in your everyday spending. For example, eliminating premium cable and phone services and cutting back on the number of times you go out to dinner or a movie can free up a surprising amount of extra cash.

Take Advantage of Your Employer's Plan. Saving for retirement is painless and convenient when you participate in your retirement plan at work. Be sure to take full advantage of any employer matching contributions. And, if you're age 50 or older, you may be able to make "catch-up" contributions and save even more.

Use a Guide. Your financial professional is your partner in designing and implementing an investing strategy. Your professional will help you review your progress and make suggestions if changes are needed. When it comes to your financial well-being, your financial professional may be one of your most important assets.