



Financial Fixes for 2007: Position Yourself to Be Lucky

CHICAGO, IL – According to *Money* magazine, more than a third of Americans will vow to budget better in 2007. From seasonal partying to gift giving splurges, bank accounts often dip to an all-time low after the holidays. ChicagoHealers.com Practitioner and President of JMC Wealth Management Inc. Julie Casserly offers tips to make sure financial resolutions don't become financial delusions come February.

"It's important to develop a system with accountability so the goals aren't lost soon after January. People need to stay committed to their plans, making both short and long-term goals," says Casserly.

She suggests the following ten tips for financial success in 2007:

1. **Aspects and Assets:** Every aspect of life plays a "ripple effect" into the other life aspects. Look for cues how work life, family life, and personal life influence financial choices.
2. **Now and Then:** Casserly instructs to recognize goals not only for the new year, but beyond. Consider current money concerns, but also look at the mid-term (3-5 years) and the long-term (10 years and more) goals to plan accordingly.
3. **Best Interest:** Make debt instruments more effective by switching to lower interest rates. Companies such as Citibank and American Express have credit cards with a fixed rate of 3.99% for the life of the debt.
4. **Revise the Refund:** Casserly suggests putting a halt to huge tax refunds from income taxes. Instead, adjust exemptions at work and save the money monthly.
5. **Save that Raise:** Save at least half of "new" money, such as raises and bonuses. This is the perfect opportunity to make positive financial steps, while still allocating the other half to increase lifestyle.
6. **Go Online:** Creating an e-savings account through vendors like ING Direct or e-Citibank pays the greatest amount of interest and money is still liquid and FDIC insured.
7. **Portfolio Planning:** People need to make sure assets are diversified instead of putting 100 percent in the stock market. Casserly recommends investigating the many components, such as real estate in the marketplace and residential.
8. **Remember Retirement:** Take control of retirement by opting for a direct rollover of all 401k plans from past employers and get them into personalized IRA accounts.
9. **Diversify:** Make sure stock holdings with a current employer do not total more than 10 percent of net worth. Diversification is the key to financial success.
10. **Seek The Pros:** Not the best at handling finances? Calling a professional in to assist will help to make sure the New Year's resolution stays a priority.

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