



women wealth & wellness

Women empowering women to maintain a healthy, balanced lifestyle

Happy New Year! There is always something energizing about a new year and a fresh start. Looking back to last January's post, we focused on the freedom that comes with decluttering. Like most things, starting a new habit is not easy and takes time. Rome was not built in a day! I gave myself 15 minutes two to three times a week in a certain room or closet etc. to find things to organize, give away or throw out last year. It is now a habit and helping me to experience more calm in my life. I hope you are continuing or are open to find more ways to declutter stuff or emotional baggage from your life. It is a lifelong journey.



In trying to find a topic for Financial Wellness this month, I noticed that we skipped over last year any focus on insurance. I know you're thinking that is so boring and dull. Yes, it can be. However, insurance is a pillar to a secure financial foundation. It is important to review on an annual basis. Keeping your foundational finances secure for you and your family is priceless.



Reflection Questions:

1. Are my insurance levels adequate? Do I need to lower coverage or increase coverage based on lifestyle changes that have occurred in the last year?
2. Do I need to make changes in any kind of life insurance, auto policy or home policy? Do I need to educate myself on disability and long-term care options?
3. When was the last time I looked at the premiums for my policies?
4. Consider ways to reduce premiums – i.e.: higher deductible, driving less miles now? Don't forget to update your budget.
5. Do my loved ones know where to find the insurance information?

Be part of the conversation! Join me on **January 18th at 4:00 PM** to discuss maximizing insurance benefits while reducing overall costs and documenting the important stuff. ~ Cheers, Elaine