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## Maintaining Those New Year's Resolutions

After the holidays and ringing in the new year - many of us choose to take a few moments to make a New Year's Resolution.

While we may not be able to provide enough tips to cover all of your 2019 aspirations, we've got a few suggestions to keep you on track for a few common resolutions.

### Keeping Your Financial Accounts In Check

The end of the year can be an expensive time of year...

- **Draw Up Your Monthly Budget...** - A common step that many people simply skip. The only way to truly modify your spending behavior is to write it down in black and white (and hopefully not too much red!)
- **...And Monitor Your Spending Accurately...** - Most people don't realize how much frivolous spending they actually do until they tally up their weekly or monthly numbers. How you *feel* about your spending can be very different from your actual spending habits. It may not feel like you order that much fast food until you take a hard look at your spending (and reducing that spending can help with any health related resolutions as well!)
- **...And Be Prepared To Bounce Back** - Especially in the beginning, it will be difficult to properly account for all of your spending. There will be moments where you go over budget. Instead of feeling defeated, learn from your mistakes and persevere.

## Self Improvement For You and Your Home

- **Identify Your Priority Goals** - More often than not, we get caught up in wishing big without the means or time to really make it happen. Set realistic, attainable small goals. This way you can celebrate each victory and continue to stretch yourself to the next goal.
- **Be Proactive Instead Of Reactive** - When it comes to caring for their property, the overwhelming majority of homeowners choose to react to problems instead of completing the preventative maintenance necessary to ensure proper working order. A roof inspection or other similar proactive action can make sure small problems are caught, identified, and remedied at a low cost. The alternative is waiting for big problems to take hold - which ultimately means more damage and more cost to repair.

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