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Tuesday, April 1, 2025 Volume 18 • Issue 13 | 801 Riverside Dr., Charles City, IA 50616

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Time for Some Financial Spring Cleaning

Spring is here — which means it's once again time to wash the windows, organize your cabinets and steam your carpets. This year, in addition to tidying up around your house, why not also consider some financial spring cleaning?

Here are some suggestions to consider:

- “De-clutter” your investment portfolio. When you embark on your home cleaning mission, you might notice that you have redundancies — three blenders, two vacuum cleaners, and so on. Similarly, you might find duplications in your investment portfolio, perhaps in the form of multiple, near-identical stocks or mutual funds. If so, then it might be worthwhile to consider selling some of these investments and using the proceeds to boost your portfolio in other areas in which you may be lacking.

- Cut back on “overgrown” investments. Now that winter is over and you're venturing outside more, you may notice some overgrown shrubbery or some tree branches that need pruning. And while it may sound counterintuitive, you might also have some investments that have grown too big for your needs. For example, you might own some growth-oriented investments whose value has increased so much that they now take up a larger percentage of your portfolio — and carry a higher degree of risk — than you originally intended. If that's the case, you might be better off by selling some of these investments and purchasing others to help bring your investment mix back to its desired alignment.

- Dust off your investment strategy. With more sunlight now pouring in your house, you might notice that the corners of your walls and ceiling may need a good dusting. And as you continually work to strengthen your financial foundation, you may need to dust off your investment strategy, especially if you've recently experienced changes in your life, such as a marriage, addi-



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tion of children, new job, and so on. And as you move closer to retirement, you may also need to adjust your strategy in some ways. For one thing, you might want to adopt a more conservative investment approach in the years immediately preceding your retirement, though you'll still need to have some growth potential in your portfolio to help keep you ahead of inflation.

- Protect yourself from financial dangers. As you go about your household spring cleaning, you may find actual physical dangers that need to be removed or stored more safely, such as sharp objects or broken tools. And as you navigate daily life, you may also find threats to your financial safety — the need for an expensive home improvement, or a major car repair or an unexpectedly large medical bill. If you don't have the money available to pay these expenses, you might be forced to dip into your retirement accounts or run up your credit card or take out a highrate loan. To protect yourself from having to make these moves, you may want to maintain an emergency fund containing several months' worth of living expenses, with the money kept in a liquid account, separate from those you use for your daily living expenses.

Of course, some of these moves can take some time — but by getting started on them soon, you can help put your financial house in better shape by the time the next spring cleaning rolls around.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

Edward Jones, Member SIPC

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