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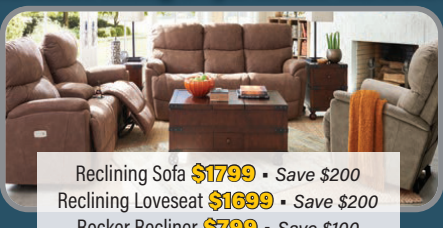
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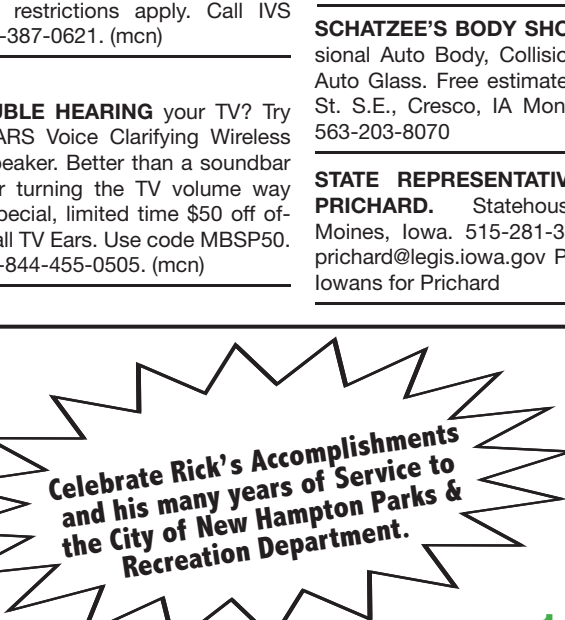
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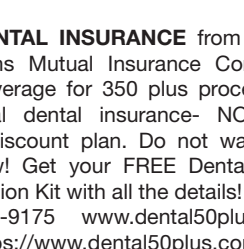


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Time for New Year's Financial Resolutions

It's that time of year when many of us promise ourselves we'll go to the gym more, or learn a new language, or take up a musical instrument, or any number of other worthy goals. But this year, when making New Year's resolutions, why not also consider some financial ones?

Here are a few to consider:

- *Don't let inflation derail your investment strategy.* As you know, inflation was the big financial story of 2022, hitting a 40-year high. And while it may moderate somewhat this year, it will likely still be higher than what we experienced the past decade or so. Even so, it's a good idea to try not to let today's inflation harm your investment strategy for the future. That happened last year: More than half of American workers either reduced their contributions to their 401(k)s and other retirement plans or stopped contributing completely during the third quarter of 2022, according to a survey by Allianz Life Insurance of North America. Of course, focusing on your cash flow needs today is certainly understandable, but are there other ways you can free up some money, such as possibly lowering your spending, so you can continue contributing to your retirement accounts? It's worth the effort because you could spend two or three decades as a retiree.
- *Control your debts.* Inflation can also be a factor in debt management. For example, your credit card debt could rise due to rising prices and variable credit card interest rate increases. By paying your bill each month, you can avoid the effects of rising interest rates. If you do carry a balance, you might be able to transfer it to a lower-rate card, depending on your credit score. And if you're carrying multiple credit cards, you might benefit by getting a fixed-rate debt consolidation



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loan. In any case, the lower your debt payments, the more you can invest for your long-term goals.

- *Review your investment portfolio.* At least once a year, you should review your investment portfolio to determine if it's still appropriate for your goals, risk tolerance and time horizon. But be careful not to make changes just because you feel your recent performance is not what it should have been. When the financial markets are down, as was the case for most of 2022, even quality investments, such as stocks of companies with solid business fundamentals and strong prospects, can see declines in value. But if these investments are still suitable for your portfolio, you may want to keep them.
- *Prepare for the unexpected.* If you encountered a large unexpected expense, such as the need for a major home repair, how would you pay for it? If you didn't have the money readily available, you might be forced to dip into your long-term investments or retirement accounts. To prevent this, you should build an emergency fund containing three to six months' worth of living expenses — or a year's worth, if you're retired — with the money kept in a low-risk, liquid account.

These resolutions can be useful — so try to put them to work in 2023.

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

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