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Stewardship Emphasis

It is important every so often to pull off the road of life and take the time to reflect on where you've been, where you are, and where you are going.

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Simple Steps for Your End Year Financial Evaluation

It seems hard to believe that we are already approaching the end of another year and preparing for 2008. This time of the year is often a good time to take inventory of the accomplishments we've had during the year, review how we currently stand, and begin looking at what we want to do differently in the coming year. Having just completed the Thanksgiving holiday, where we often take the time to reflect on and appreciate the blessings we have, we now prepare for the upcoming holiday season, and all that it brings in what can be a most busy time of the year. As we take this time to look back and look forward in doing our self-evaluation, it makes sense to spend some of that evaluation time focusing on the financial aspect of our lives. So for this end year issue of The Empowerment Channel, we will look at some suggestions for making the most of your financial reflection time.

The Past – Look Back to Learn

As you look back over the year, take a moment to applaud yourself for the things you have done to improve your financial life, whether it was as simple as deciding to contribute to your retirement plan or something more complex like mapping out your estate plan for your family. It is important to give yourself credit for the good that you've done, which is something we frequently fail to do. In your assessment of the year, also critique yourself in the areas that you wanted to improve upon, and evaluate how successful you were in working towards the plans you made. In that evaluation, however, don't only concern yourself with the results you achieved but instead determine if you took the proper actions to achieve the results you wanted. Finally assess whether you have made the kind of progress you wanted to make from where you started the year.

The Present – Appreciate the Moment

It is important to look back to reflect and to look forward to plan, but the only time we can be certain of is now. In light of that it is important to ask yourself if your finances are allowing you to live the life you want to live right now. If the answer is yes, you should applaud yourself again, but if the answer is no, resolve to make some changes in what you are doing. It may not be easy to make those changes, but you have the power to do it and shape the life you want. You also should look at whether you are making the best use of your income and your assets or if changes need to be made there as well. Perhaps you need to make some adjustments to reduce or eliminate your debt or maybe to improve your credit. Lastly, look at your cash flow and find a good balance between your spending to enjoy your lifestyle today and saving for what you want to accomplish in the future. All of these are areas that you can address that can help you improve your current financial situation.

The Future – Look Forward to Make Your Dreams a Reality

Dreams are nothing more than ideas in our heads unless we take the necessary action to bring it to reality. Don't just dream about the life you want, plan for it. Take the time to set some specific goals that you want to achieve, and put the plans in place to help you achieve them. Your goals may be long term in nature, so after you have painted the big picture of what you want, begin breaking your goals down into smaller, more manageable pieces so you can see yourself making progress. Planning is a critical element to accomplishing your goal, but beyond planning it is even more critical that you make a commitment to implement your plan and take the necessary action to make it happen.

It has been a pleasure to bring you another year's worth of financial information you can use and look forward to doing more in a great 2008. Happy Holidays!



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