



ROSE MEMBERS SEE SEVEN SHOWS FOR FREE!

- Knuffle Bunny
Robin Hood
Big Nate
Grocer's Goblin & Little Mermaid
Jackie & Me
Leo Lionni's Frederick
Ramona Quimby

BLOGS

Jessica Brashear: A family reunion filled with plenty of laughs, joyful tears
We had a family reunion in Dallas, Texas, to celebrate Granny's upcoming 90th birthday.

The Sassy Housewife: How to decide if mom should go back to work
Stay-at-home mom misses the challenges of work and being part of a team.

Amy Grace: The great nursery unveiling
We turned our guest room into a nursery. Check it out.

Dr. Laura Jana: Is your child really sick or just playing hooky?
When it comes to stomach aches, parents often find it difficult to determine which ones are "real".

Danielle Herzog: How do we know when we're pushing our selves too much?
At Blogger, Sheryl Sandberg said to "dare to do what you dream without fear." But what if I'm doing too much already?

John Rosemond: Parenting's good ol' days
The good news is that more and more of today's parents are getting it.

Dietze Music. Since 1927. We make it easy for you to get a good instrument for school. 13015 West Center Rd, Omaha 402.333.1535

Published Wednesday January 16, 2013

Josie Loza: Is your financial house in order?

Like 0 Pin It

Don't let economic bad news and dwindling assets prevent you from adopting a smart financial strategy. Make a plan, investment professionals advise, and stick with it.

Start fresh, no guilt. If you've made mistakes with money in the past, put it behind you. Focus on a secure financial future by embracing these ideas:

KNOW YOUR FINANCIAL FOOTPRINT

Take a snapshot of your finances and audit your worth. Review all financial statements (bank, credit card, mortgage, 401(k), brokerage account), income and expenses. Once you've got the big picture, make a budget and stick to it.

Make sure your fiscal public profile is both current and secure. Check your credit report and review your credit history. Look for things such as credit card accounts that aren't yours or accounts listed as unpaid that have been paid off.

SAVE MORE, INVEST WISELY

"Pay yourself first: Save a set amount right away, before doing anything else. It's hard to spend what you don't have, right? So save first, not last," said Christine Walker, vice president of Farmers & Merchants Bank.

You can save in several ways. Consider setting up an IRA account with a bank, credit union, brokerage firm or mutual fund company to supplement your workplace retirement plan.

San Diego attorney and investment consultant Robert Weaver recommends sticking to a plan, staying on top of current trends and diversifying assets to meet your goals.

Shop your banking options. If online banking is free, sign up and use it only on your home computer. The advantage? You can pay bills quickly, your account credit/debits automatically so you can stay on track.

Adopt a foolproof credit card strategy. Reduce credit card debt. Pay cash when possible. See whether you can qualify for a balance transfer card that offers a low or zero percent introductory interest rate for the first six to 12 months.

SPEND LESS

You'll never get ahead if you spend more than you are paid. A little cost-cutting can pay off in big savings. It's not rocket science.

Buy only what you need, not what you want. If it's not on the must-have list, don't purchase the item. Leave the cash and credit cards at home and window shop instead.

Discounts and coupons are your best friends. Be a coupon queen. Double them up, buy when items are on sale, sign up for reputable online coupon sites (Coupon Sherpa) and comparison shop the fliers.

Some stores will even match competitors' lower prices. Shop sales and know when annual discounts occur for household goods, linens and clothing.

Take advantage of loyalty and discount cards/days. Download Cardstar, a mobile app that keeps track of merchant loyalty cards. If you're a student or over age 50, look for discounts in travel, entertainment (movies) or memberships (AARP, AAA).

IMPROVE YOUR MONEY IQ

Get smart and research personal financial advice. Start with your local business section and the financial reporters who cover the money beat. Bookmark websites and magazines that offer great tips and advice.

Ask for advice from your accountant, successful business people, friends and family who invest wisely and save well. Do research on "money making" ideas such as garage sales, selling unwanted electronics or selling gently used clothes on consignment.

BE ACCOUNTABLE: SET FINANCIAL GOALS

It's all about planning and housekeeping. Once you've set financial goals, be sure you are on track. By keeping good records and bills organized by month and type, you can review your status and claim your allowable income tax and deductions at the end of the year.

And don't be afraid to plan for the future. "Plan your estate. A will, possibly coupled with a trust, is an essential element of any good financial plan. Don't procrastinate," said H. Parker Evans, president and chief investment strategist of Florida's Successful Portfolios LLC.

- By Nanette Wiser, CTW Features

Editor's Note: This story was originally published in Outlook, a World-Herald special section.

Facebook social plugin comment box with 'Add a comment...' and 'Comment using...' buttons.

Copyright © 2013 Omaha World-Herald. All rights reserved. This material may not be published, broadcast, rewritten, displayed or redistributed for any purpose without permission from the Omaha World-Herald.

MUST READS

Omaha Fashion Week: Ruffled Runway designer creates a mother-daughter collection

Amy Grace: The great nursery unveiling

How much sodium is in your child's lunchbox?

Supercuts is all about kids cuts that rock

CALENDAR & EVENTS

MOMAHA BOOK CLUB 1 p.m. Sunday, Aug. 18 Bookworm Bookstore, 87th and Pacific Streets

MOMAHA'S EVENING CHILDREN'S STORY TIME 7 p.m. Friday, Aug. 30 Bookworm Bookstore, 87th and Pacific Streets

MOMAHA'S BELLEVUE STORY TIME 7 p.m. Thursday, Sept. 5 Bellevue Public Library, 1003 Lincoln Rd.

EVERY THURSDAY Momaha on the radio 7:30 a.m. Bloggers Melissa Cruickshank and Heidi Woodward on the Pat and J.T. Show on 980.5 FM.

EVERY FRIDAY Momaha live chat 2 p.m. Visit with momaha editor Josie Loza and other moms.

CONTESTS

CHECK BACK FOR MORE CONTESTS AND GIVEAWAYS

More events.

ConAgra Foods presents food revolution JUMP WITH JILL

MAGAZINE

momaha magazine cover with 'Click to read' button

Open publication - Free publishing

Learn about Momaha magazine >

WHAT YOU'RE SAYING

Username and Password input fields with 'Not registered? Register here.' link.

dkoger on August 17, 2013, 07:31:20 AM

[Momaha] Re: Kids' Consignment Stores I have a lot of luck at the ClothesLine. Their fall sale takes place starting Sunday, August 18th.

dkoger on August 17, 2013, 07:29:27 AM

[Momaha] Kids Consignment Sale- The ClothesLine Join us for our Fall Kids Clothing Consignment Sale Omaha's premier children's consignment sale in a boutique-style atmosphere!

SBmom2013 on August 16, 2013, 06:52:05 PM

[Momaha] Re: Looking for gently used twin baby girl clothing Awesome, thank you so much! I just requested to join the group!

ARoeber on August 16, 2013, 01:34:43 PM

[Momaha] Re: New ideas for playdates? I can't bear another trip to the zoo, pool or museum! How about the Strategic Air & Space Museum and our new inflatable!

ARoeber on August 16, 2013, 01:32:57 PM

[Momaha] Re: Gymnastics classes? Where do your kids go? We just signed our three year old up for Metro Stars...I've heard good things and it is a little cheaper than Premiere.

Twinsrock on August 14, 2013, 12:31:13 PM

[Momaha] Twins I have created a group on FB for parents of twins. I like to shop consignment sales and stores for clothes for my twins and I ca...

Twinsrock on August 14, 2013, 12:24:59 PM

[Momaha] Re: Kids' Consignment Stores http://www.take2.com/ is awesome. Twice a year (march/spring/summer sale, and Sept fall/winter sale. Very organized, clean and t...

Twinsrock on August 14, 2013, 12:21:15 PM

[Momaha] Re: Looking for gently used twin baby girl clothing Hello I am a mother of 4 yr old twins. It is hard to find twin things at consignment stores and garage sales so I started a FB g...

ohryomaha on August 14, 2013, 10:12:02 AM

[Momaha] Kid-friendly breakfast brunch places I had a friend ask for young kid-friendly places for breakfast or brunch in Omaha. She wanted healthy and/or organic if possible...

lozafina on August 09, 2013, 08:27:44 PM

[Momaha] Re: Looking for other moms with young kids with peanut allergies. A few more comments: Andrea Voog-Petersson -- FB The M&L-Free Mom She has great info.Jeanie Koterba George -- I have one with tre...

visit the forums for more discussion >>

Monterey Bay Aquarium SEEING IS UNBELIEVING Share the Whoa. Share the Love.

momaha logo and navigation links: Forums, Contests, Magazine, Omaha.com