

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.



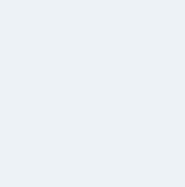
The Sassy Housewife: How to decide if mom should go back to work

Stay-at-home mom misses the challenges of work and being part of a team.



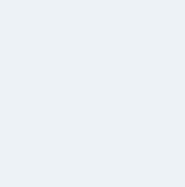
Amy Grace: The great nursery unveiling

We turned our guest room into a nursery. Check it out.



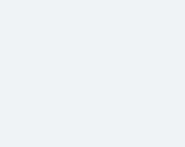
Dr. Laura Jana: Is your child really sick or just playing hooky?

When it comes to stomach aches, parents often find it difficult to determine which ones are "real".



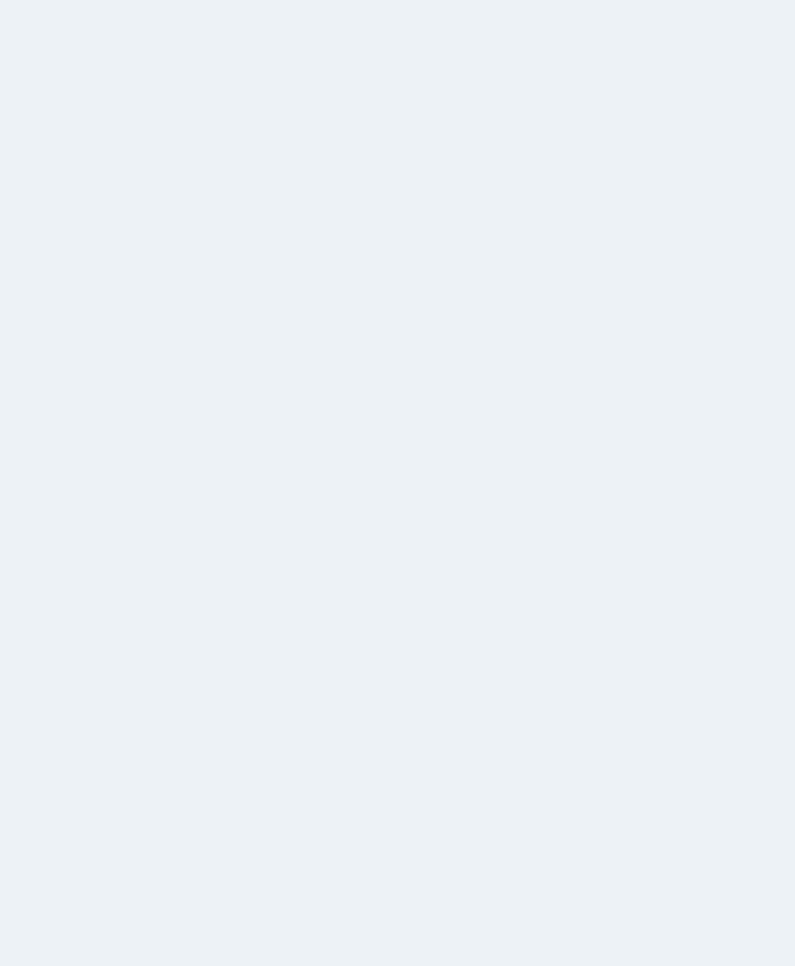
Danielle Herzog: How do we know when we're pushing ourse

lves too much?



John Rosemond: Parenting's good ol' days

The good news is that more and more of today's parents are getting it.



Published Wednesday January 16, 2013

Josie Loza: Is your financial house in order?

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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. Keep a log of everything you spend and tally it monthly. Look for ways to cut back. Research lower-cost options for car insurance, health insurance, cable and phone.

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. You are entitled to a free annual credit report from each of the three main credit bureaus. Your goal? An excellent score of 740 and up. Finally, beware of identity fraud. Invest in a paper shredder and never provide your Social Security number by phone or online.

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. Direct deposit paychecks, pension and Social Security and avoid the temptation of pulling spending money out of the in-person transaction. Set aside a percentage of your paycheck for savings or investments. If your employer offers a 401(k), it can reduce your taxable income and grow your nest egg. Any employer contribution is free money. Take it.

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. Create a flexible spending account to cover prescription, medical visits or health insurance co-payments. Start an emergency savings account in addition to your retirement or paying down debt savings account. Get a high-yield savings account that is free of investment risk, earns a return and is liquid so that you can tap it when you need it fast.

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: "Develop a diverse array of asset classes — stocks, bonds, real estate (including a home), metals, commodities, and your business. Except for home and business, it's safer to use liquid vehicles to hold these assets — ETFs, REITs, MLPs and funds."

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. Find a free checking account that charges no monthly service fees or per-transaction fees.

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. If you can get a good deal, move your high-rate debt to that new card.

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). Get paid to spend with a rewards card or get free miles and other perks with an airline credit card.

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. Visit the library to bone up on authors such as Suze Orman, Dave Ramsey, J.D. Roth, Adam Baker, the Motley Fool or "The Complete Idiot's Guide to Managing Money."

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. Online software, such as Quicken's WillMaker, can help. Notarize the will and store it with your protected documents.

— By Nanette Wiser, CTV Features

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

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MUST READS



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

Win Omaha Fashion Week tickets here

Amy Grace: The great nursery unveiling



How much sodium is in your child's lunchbox?

What you put in your child's lunchbox might matter more than you realize.

CALENDAR & EVENTS

MOMAHA BOOK CLUB

1 p.m. Sunday, Aug. 30 Bookworm Bookstore, 87th and Pacific Streets

Join us for momaha's monthly book club meeting. The book: "The Other Woman" by Tunette Powell. She'll be present to discuss what inspired her to write such a personal book.

MOMAHA'S EVENING CHILDREN'S STORY TIME

7 p.m. Friday, Aug. 30 Bookworm Bookstore, 87th and Pacific Streets

Encourage your little one to wear pajamas and bring a small sweet treat from The Pink Panther. We'll have a special reader from The Rose Theater.

MOMAHA'S THURSDAY STORY TIME

7:30 a.m. Thursday, Aug. 29 Public Library, 1003 Lincoln Rd

Encourage your little one to wear pajamas and bring a small sweet treat from The Pink Panther. We'll have a special reader from The Rose Theater.

MOMAHA LIVE CHAT

2 p.m. momaha editor Josie Loza and other moms.

At the end of the chat, drawings are held for free prizes.

CONTESTS

CHECK BACK FOR MORE CONTESTS AND GIVEAWAYS

More events.

MOMAHA'S JUMP WITH JOY

10 a.m. Saturday, Aug. 31 Bookworm Bookstore, 87th and Pacific Streets

Encourage your little one to wear pajamas and bring a small sweet treat from The Pink Panther. We'll have a special reader from The Rose Theater.

MOMAHA'S MAGAZINE

Open publication - Free publishing

Learn about Momaha magazine »

WHAT YOU'RE SAYING

Username: Password:

Not registered? Register here.

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. See details: Omaha's premier...

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, park or museum!

How about the Strategic Air & Space Museum and our new inflatables!

Http://www.sasmuseum.com/space-shuttle-slide-and-bouncer/

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

[Momaha] Re: Gymnastics old classes? Where Metro Stars... do your kids go?

It is a little cheaper than Premier...

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...

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

[Momaha] Re: Take2.com - Consignment Stores

I have a Take2.com store in my neighborhood. It's a consignment store. Very organized, clean and...

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

[Momaha] Re: Looking for gently used twin baby girl

Hello I am a mother of 4 yr old twins. So I started to find a FB group...

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

[Momaha] Re: Kid friendly fast food places

I had a friend ask for young kid friendly places for birthday parties. I found a few...

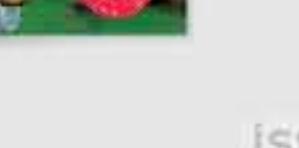
Twinsrock on August 14, 2013, 10:12:02 AM

[Momaha] Re: Looking for other moms with young kids with peanut allergies.

A few more comments: Jeanie Kotter, a George -- I have one with...

visit the forums for more discussion »

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