Critical Transitions Wealth Advisors

A MONTHLY NEWSLETTER

MID-YEAR FINANCIAL CHECK UP

Can you believe we are already half way through 2019? Mid-year is the perfect time to do a check on your finances. Following are a few things to help you get started:

- Check your subscriptions - look at your bank and credit card statements to see if you have any subscriptions you aren't using and cancel
- Negotiate your cable and internet bill - call these companies to see if there is a better rate to be had
- Check your financial goals - did you create some new goals at the start of the new year? Are you on track? If not, what can you adjust? If you didn't make any goals, it's never too late!
- Finally, check in with your financial planner to see what you may need to adjust or change

SUMMER VACATION!

School has been out for a while, but there is still time for summer travel! Follow the tips below to make sure your vacation is the best and goes smoothly:

- Don’t carry large amounts of cash. Consider using credit cards instead, but leave unnecessary cards at home
- Put a travel alert on your debit and credit cards for the days you will be traveling o your transactions are not declined
- Consider carrying cash and valuable in several places on your person rather than consolidated in one purse or wallet
- Try not to look like a tourist - minimize the appearance of affluence
- Be sure to bring any medication you will need in your carry on, so if your luggage is lost you have it with you
- If flying, don’t pack wrapped gifts in checked baggage - security personnel may open them during the screening process
- Leave a copy of your itinerary with friends or family
- Put your mail on hold during your vacation - this can be scheduled online and set to be delivered on the date you return home

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