

CRITICAL TRANSITIONS WEALTH ADVISORS

Financial Fitness During The Holidays

The holiday season is fast approaching! This year the holidays may look a bit different for many families, but you can still participate in the season of giving with the help of a healthy holiday budget. Here are a few tips for maintaining financial fitness this holiday season:

- Determining the total amount of money that you want to budget for gifts.
- Make a list of people that you will be buying gifts for this year.
- Write down ideas for each person on the gift buying list, and set an amount that you will spend for each person on the list. Keep track of what is spent after the purchase is made.
- If you need to, hide your credit cards!
- Be creative and think of inexpensive gifts that have lots of meaning.

May you make a commitment to sharing holiday presents with family and friends, attending your place of worship, and giving to your favorite charity and avoid the credit card crunch!



November is Long-Term Care Awareness Month

One of the greatest benefits of long-term care insurance is it allows loved ones to supervise your care and not have to provide your care. Caregivers are 50% more likely to have anxiety, increased health problems and become depressed than non-caregivers.

Long-term care (LTC) goes beyond medical care to include all the assistance you could need if you ever have a chronic illness or disability that leaves you unable to care for yourself for an extended period of time (longer than 90 days). While our elderly people generally require the most long-term care services, a young or middle-aged person who has suffered a debilitating illness or accident may also require care. You may require long-term care due to Dementia or Alzheimers, stroke, complications from diabetes or many other chronic conditions. Medicare does not cover these costs. You need a plan!

By allocating nothing for long-term care, you could be risking your retirement assets. With the help of your family and myself as your professional CERTIFIED FINANCIAL PLANNER™ you can create a plan to ensure care for yourself today and in the future. You need to think of things such as who you would want to care for you, where you would like to receive your care, and how you will pay for your care. By planning ahead, you could reduce much of the physical and emotional burden on your family and loved ones. Also, as you age and your health changes, it can be difficult to get coverage. It is important to start planning now. Use November as a time to have this conversation with your family, and let me help you create a plan of care.

Adoption Awareness Month

November is National Adoption Awareness Month. According to federal data, there are more than 400,000 children in the United States in the foster system in need of a family. Per the Department of Social Services, South Carolina has approximately 4,600 children in foster care. Take time this November to honor adoptive families, and bring attention to the many children across our country still waiting on loving homes.



Happy Thanksgiving to You & Your Family!

Although this year has been significantly impacted by the pandemic, it is important to remember that there is always something to be thankful for. We would like to wish you and your family and safe and happy Thanksgiving!

“Some people grumble that roses have thorns; I am grateful that thorns have roses.” Alphonse Karr

Holiday Hours

- November 26th & 27th, Office closed for Thanksgiving
- December 24th & 25th, Office closed for Christmas



Need a speaker for your church, group, or club? Stephanie speaks regularly on a variety of financial topics you will enjoy and find personal applications to benefit you and your colleagues. Call Caroline today to schedule at (803) 749-7012.



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