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Struggling With Credit Card Debt? Part 1

Credit cards are one of the biggest traps in our current economy. You can get one for everywhere and everything these days. It is the 'financing option of the future'. Retailers love credit cards as they allow you to purchase things you couldn't normally afford, plus they get interest on the transactions. A win-win for them. Millions of families are suffering from this trap... In 2017, the average American family has over \$16,000 in credit card debt. In this 2-part article, I will be going over some of the basic workings of credit cards, a tip when dealing with interest rates, and a simple strategy to help you get your debt under control.

How does the interest rate work? When using a credit card, you get a statement at the end of each month. On it will be a statement balance, minimum payment, interest rate, and interest charged (among many other things). You are only charged interest on the balance that was not paid off since the last statement. For example, you charged \$2,000 to your card and have a 19.95% interest rate. You received your statement and you paid off \$1,000. So, you had \$1,000 leftover that was charged interest. The amount charged is the annual interest rate divided by the number of statements in a year (12) times the balance. Following the above example... $\$1000 * (19.95\%/12) = \16.63 . So, your new balance is $\$1016.63$ + any transactions since your last statement.

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It All Starts With A Plan!

If you're looking for financial planning and preparation for retirement advice, you have come to the right place. Quite simply, most people never achieve enough money to retire and live the dream lifestyle they've always wanted in their golden years. They simply did not plan properly or thoroughly enough. Remember, the most important part in achieving your retirement goals (or any goal) is to simply have a plan in place beforehand; unfortunately, the vast majority of people never do this seemingly simple, yet important step.

When formulating a plan, there are four main points you need to consider. How much money will you need in retirement, when do you want to retire, how to replace income if you or your spouse passes and protecting yourself from uncertainty.

While I recommend everyone be educated about their finances and retirement, there is still no substitute for having an expert review your situation. Think about it, when you are seriously ill, do you google your systems and diagnose yourself or do you go see an expert for help?

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Interesting Facts:

-The site with the highest number of women visitors between the age of 35 and 44 years old: Alka-Seltzer.com.

-The largest stone ever moved only by man weighed 1250 tonnes.

-In The Empire Strikes Back there is a potato hidden in the asteroid field.

-Outside the USA, Ireland is the largest software producing country in the world.

-In a standard playing card deck, the king of hearts is the only king without a mustache.

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"If it is important to you, you will find a way. If not, you'll find an excuse."
-Unknown

Stay Hydrated!

You always hear doctors advising to drink more water. Here are 8 startling facts about water.

1. 75% of Americans are chronically dehydrated.
2. In 37% of Americans, the thirst mechanism is so weak that it is often mistaken for hunger.
3. Even MILD dehydration will slow down one's metabolism as much as 3%.
4. One glass of water shuts down midnight hunger pangs for almost 100% of the dieters studied in a U-Washington study.
5. Lack of water is the #1 trigger of daytime fatigue.
6. Preliminary research indicates that 8-10 glasses of water a day could significantly ease back and joint pain for up to 80% of sufferers.
7. A mere 2% drop in body water can trigger fuzzy short-term memory, headaches, trouble with basic math, and difficulty focusing on the computer screen.
8. Drinking 5 glasses of water daily decreases the risk of colon cancer by 45%, plus it can slash the risk of breast cancer by 79%, and one is 50% less likely to develop bladder cancer.

Struggling With Credit Card Debt? Part 1

Tip 1. Reducing Interest rates. Call your credit card company and ask for an interest rate reduction. There is almost always a promotion of some kind they can give you. This could range from a super low interest rate for a year or a mid-range rate for life. Any reduction is better than no reduction! So how does this work? Let's say they offer you 0% interest for 1 year which you accept. There are two important things that will happen now. (In most cases) First, your current balance does NOT get that new interest rate, it is only for new purchases. Second, when you have two different interest rate balances on your account your payment gets distributed differently. The minimum payment goes to the lowest interest rate, and any amount above the minimum goes to your highest interest rate. It is important to note, that these rules could vary depending on the credit card you have, so it is important to call your card servicer and check with them.

Continue Reading next month for an in-depth strategy on eliminating credit card debt.

It All Starts With A Plan!

Now with something as important as your finances. Can you afford to diagnose yourself? At the very least, isn't it worth a second opinion to make sure you are on the right track?

I say this for a couple of reasons. First, you don't know what you don't know. Second, knowing the information and being able to apply it to your situation are two completely different things. With the amount of strategies available, how do you know which one is best for you? What about contingencies? What happens if something happens and you are not able to work? Whether that be from a layoff, illness, family emergency, how will that affect your plan? Does your plan have safeguards in it? There is so much that goes into planning for your retirement.

Do you have a plan? When was the last time you reviewed it? Has anything changed since you created it? Will it accomplish everything you dream about or are you settling? If you don't have a plan, why not? Are you lost on where to start? Is it too scary to think about? Are you afraid of what you will find? No matter what your story is, I would be happy to help you with and or review your plan.

**"People don't plan to fail,
they fail to plan."**
-John L. Beckley