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Child Custody Life Coaching

Monthly Motivation 3 - Investments

Hello fellow health-crazed nuts.

Okay, maybe I overshot there. Anyway, Congratulations! You've made it through another month and, although possibly a bit battle weary from your ongoing quest to a better you and achieving tranquility, you are still going. Today, I want you to use that momentum to propel yourself into making some sound investments.

Buying Silver futures back in the March of 2020 would have provided a great return. Jumping in on the major US stock market indexes at the same time would have given you some extra dollars in your portfolio. But for now I want you to set aside thoughts of brokers, financial schemes and the stockpile of cash that you likely don't have yet. I have five simple investments that you can start on today. If you do one today and complete one by each Sunday then your investments will be completed by the end of *this* month. I'll make the first one easy.

1) Update Passwords - If you were to attempt to reset a password of mine by giving my mothers maiden name, the city I was born in or the school I went to and entered the correct responses then you'd be out-of-luck. While the site providers set the parameters I am the one who sets the *correct* responses. So reset your passwords and your password clues. Do not use a master password for all sites. Make a file of your passwords but don't keep it on your computer that may crash or get stolen and be available to the thief along with all the sites you have bookmarked in your browser. A sheet of paper taped inside the refrigerator is a good spot for them.

2) Spare Keys - Getting locked out of your house or car can not only be an annoyance but can also be quite costly. Will you endure additional parking fees [worse yet -- have your car towed], late fees for not getting the children from daycare on time, not get to work on time or even miss one of those irreplaceable moments like your child's lead role in a school play? Make the trip today, pay the \$5 and have some keys made. Do you have other locks besides house and car?

3) Fireproof safe - If you have already followed my advice then you have no doubt made this purchase to store your supply of cash that can get you through two years of expenses with no income. If not then you need this for that security and that of many other valuables. Make sure it is rated for at least 1700 degrees F at two hours. Usually priced around \$100

4) External Hard-Drive - If you have ever had a hard-drive crash, files get corrupted, a lap-top get stolen or you maintained records that you did not want subjected to possible hacking while you were on-line then you already know your need for this. Where do you keep all the family photos? Far more than enough space can be

obtained for \$50. Satisfied with using the cloud. Read point 1 again.

5) Auto Bill Pay - This one is easier than updating passwords so save it for last. Avoid late fees or worse -- having services cut off. Additionally it just saves time and reduces the worry you may sometimes face as these deadlines approach. All you need to do is ensure that you have sufficient funds in your bank account. Your account should include funds to pay for two months of your auto-pay bills.

All of these small efforts easily pay for themselves not only in the direct financial costs they will prevent but in the security and peace of mind they provide. However unlikely it is that you may be hospitalized for two months it's better for you that accommodations have already been made to pay the bills for those two months. That way your support network can tend to you instead of trying to put out those fires.

Reacting in a time of need always has higher costs than proactively being prepared. The security and peace of mind that these simple acts of preparation provide will also save you from spending considerable amounts of time and money as well as preventing the detrimental effects of stress resulting from being placed in need. Don't delay any further. The day is not over yet. ;)

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