

DAIGLE LAW OFFICE - *after hours*

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THE BASICS OF Organizing Your Finances



DAIGLE LAW OFFICE

While we often associate finances with business, keeping your financials in order isn't just a corporate concept--it's an important tool for ensuring your cashflow at home stays on track too.

The last thing you want to do at the end of your work day is sort through receipts and credit card statements. We've put together a simple set of basics that won't take more than fifteen minutes of your time each week.

The best part? Once you have an organized system in place for your financials, you will actually save time tracking income and expenditures while staying on top of your bills.

UPLOAD IMPORTANT DOCUMENTS TO THE CLOUD

If you do not already have a cloud storage account, utilize a free secure service such as Google Drive or DropBox. Setting up an online cloud storage account for your files takes mere minutes and will be a lifesaver in an accidental flood, theft or fire.

Once you've got the account set up, go ahead and upload your documents to a designated folder. Aim to add seven years of tax returns for you and your spouse (if you have them) and copies of all of your family's birth certificates, passports and social security numbers.

When you're finished uploading your documents, create a separate folder for each: monthly financials,

**Contact Daigle Law Office and ask about our program
REBUILD YOUR CREDIT SCORE TO 720: (508) 771-7444**

passwords, bank and credit card statements, paystubs (or financial statements for your sole proprietorship or partnership) and outstanding bills.

Compile a spreadsheet with all your usernames and passwords for various portals and upload it to a designated passwords folder. You can add to the list at any time so don't fret if you can't remember them all at once.

Download PDF files of all your bank statements from the beginning of the tax year to date. Upload these PDFs to your bank and credit card statements folders.

You can save and upload any bills you receive by email as they come in. If a bill comes via regular mail, take a quick snapshot and upload it from your mobile.

SET ASIDE TIME TO CHECK IN AND PAY YOUR BILLS

To stay on top of your finances, it is important to set aside 10-15 minutes each week to check in and make payments as needed. Make yourself a list of places to check in and stick it somewhere that's easily visible. Your list should look something like this:

- Check bank account, add new transactions to monthly expenditures
- Check credit card account, verify new transactions and add to monthly expenditures
- Pay bills due next week (credit cards, electricity, gas, cell phone, cable, etc.)
- Update monthly budget sheet with new income
- Review financial goals

You may want to build this list as a spreadsheet and print it off each month with a column for each day you will check in that month. This way, you can check each weekly task as you complete it.

Don't forget to set a reminder in your phone to let you know when your designated check in time is approaching.

TRACK MONTHLY CASHFLOW IN A SPREADSHEET

Make a list of all the things you spend money on. Now, group those things into accounts. For example:

- Rent
- Utilities
- Groceries
- Meals and Entertainment
- Telephone and Internet
- Repair and Maintenance
- Benefits
- Vehicle – Fuel
- Vehicle – Insurance
- Vehicle – Repair and Maintenance
- Vehicle – Lease Payments

When you've finished this list, make a list of all your sources of monthly income. Copy and insert this list above your expenditures for easier reading.

Now, go through each item on the list and allocate a budgeted monthly amount. Add up your total expected monthly income and subtract the total budgeted monthly expenses. This figure should be positive.

If the projected net monthly income figure is negative, book an appointment with a financial advisor or see about creating an additional income stream.

Now that you've drafted your budget, you can use it as a template for tracking your monthly cashflow. In the same spreadsheet, create a tab for each remaining month of the year, starting with the current month.

In each tab, add each account as a column heading with three blank cells above each heading. Input the budgeted amount for each account in the very top cell. In the second cell, enter the sum of the transactions in the column so far. In the third cell, subtract the second cell from the first cell. This will show you how much you have remaining in the budget for any given account at any given time.

If you find yourself going over budget, consider finding an additional income stream to compensate for the difference, or reallocate a portion of the budget from another account where possible.

WRITE DOWN YOUR FINANCIAL GOALS

In this ten-minute exercise, sit down and write out all of your financial goals as they come to you. They can be goals for the next week, month, year, or several years. Don't forget to upload this list to the monthly financials folder when you're done.

At each of your weekly check-ins, review these goals and think about what you've done that week to achieve them and what you are ready to do now. This weekly review will help you stay accountable and enable you to adjust your budget as needed to reflect new changes to your financial position.

If you are saving for a large purchase such as a house or a new car, choose an amount you'd like to set aside each month to put towards that purchase. Include a target end date, and aim to have the figure of your net monthly income (gross monthly income minus expenditures) reflect the amount you wish to set aside each month towards that purchase to achieve the targeted amount by the deadline.





Fun Winter Facts TO KEEP YOU WARM

Winter is here, and as colder temperatures descend upon the nation, it might feel like you'll never be warm again. While we can't keep out the chill, we can certainly help you dominate at your next trivia night. So, pour yourself a steaming mug of hot cocoa and stay warm with some of these interesting winter facts:

COLDEST PLACE ON EARTH

Thought it was Antarctica? Think again. While Antarctica is the second coldest place on Earth, the place that takes the #1 most frigid spot is Oymyakon, Russia.

BEST COLD-WEATHER CRITTER

Surprisingly, this cute creature we're accustomed to seeing hopping through grasslands actually has a distant cousin that lives in the Arctic tundra: The Arctic hare.

YOUR BRAIN IN WINTER

All jokes about getting a brain freeze aside, recent studies show your brain actually functions better in cold weather. Why? Your body uses more energy to cool itself in hotter temperatures, thus taking away energy your brain needs to function at its best.

COLD-WEATHER CRIME

In a different kind of "cold case," a recent study showed that crime actually decreased during cold

weather. The reason? Inconvenient weather conditions and people staying indoors help deter crime.

FOODS THAT FIGHT COLD

Having trouble staying warm? Try snacking on some of these foods that raise your body temperature:

- Bananas
- Oats
- Red meat
- Sweet potatoes
- Butternut squash
- Chili peppers

COLD-WEATHER COMPLEX


Frigid temperatures can be inconvenient, but did you know that some people have a cold-weather complex? This phobia is called Cryophobia.

SNOWIEST CITY

Love snow and can't get enough snow days? Aomori City, Japan averages 26 feet of snow per year!

WINTER IN THE MILKY WAY

If you think Earth's winters are long and uncomfortable, you might want to rethink that interplanetary move—on Uranus, winter lasts for 21 years!



Easy Ways to FUEL UP ON GOOD FOOD

You know, of course, that proper nutrition is essential to good health. For many people, though, that statement raises more questions than it answers: Which foods pack the most nutritional value? How do different foods support different body systems and functions? Is there really a way to make kale taste good?

While there is no “magic” diet, we have collected below some tips to help you fuel your body with foods that will keep you looking and feeling good, inside and out.

BOOST YOUR BRAIN POWER

Blueberries are a brain super-food. They are loaded with B vitamins (B6, B9, B12), as well as vitamin C, fiber and potassium, all of which help protect your brain from “oxidative stress,” which is stress from fighting “free radicals” – nasty little molecules that damage or destroy vital cell structures. A diet rich in blueberries may help to increase learning and memory capacity, and ward off Alzheimer’s and other forms of age-related dementia.

Other foods that boost your brain power include:

- Nuts and seeds (good sources of Vitamin E, which helps to prevent age-related cognitive decline);
- Dark-colored grapes and red berries;
- Dark green, leafy vegetables;
- Tea (especially green tea);
- Whole grains (brown rice, whole wheat bread);
- Beans; and
- Fish.

PROTECT YOUR EYES

Vitamin A is essential to good vision and may help in the fight against certain eye diseases, including cataracts and age-related macular degeneration. An easy way to get your vitamin A is to eat something orange every day, e.g., carrots, sweet potatoes, pumpkin, cantaloupe, shrimp, or salmon.

Zinc also is important for eye health. Black-eyed peas are a good source zinc (and often are easier on your stomach than zinc supplements or lozenges).

BUILD STRONG BONES AND TEETH

Calcium and vitamin D are essential to building strong teeth and bones. Dairy products and green leafy vegetables are good sources of calcium. Milk is a good source of vitamin D, and many breakfast cereals are fortified with vitamin D. This means that a bowl of cereal with milk is more than just a good way to start the day (or satisfy a late-night craving); it’s also good for your teeth and bones.

BUILD MUSCLE

Protein is essential to muscle development, growth and repair. Good sources of lean protein include eggs, chicken breast, almonds, cottage cheese and other dairy products, and legumes (beans and peas). Quinoa also is high in protein.

FLEX YOUR JOINTS

Do your joints ache? Foods that fight inflammation will help keep your joints healthy and pain-free. This includes whole grains (oatmeal, quinoa, brown rice), and foods rich in vitamin C (e.g., cherries, citrus fruits, red peppers and leafy greens) and omega-3 fatty acids (e.g., salmon).

BE GOOD TO YOUR GUT

Fiber is essential to good gut health. Leafy greens, like spinach and kale, are excellent sources of fiber. Other foods that are good for your gut include:

- Lean proteins. Choose fish or chicken (grilled or baked, not fried), rather than a steak.
- Whole grains.
- Some fruits and vegetables: Berries, citrus fruits, bananas and avocados. Bananas and avocados, in particular, are high in potassium, which helps promote gut health and good digestion.

MAINTAIN A STRONG FIRST LINE OF DEFENSE

Your skin is your body's first line of defense. A diet rich in the following nutrients will help to keep your skin healthy for life:

Vitamins A, C and E protect your skin from harmful UV rays that cause sun damage and skin cancer. In addition, vitamin C is necessary for the production of collagen -- a protein that helps keep your skin strong and firm. Fruits and vegetables, especially sweet potatoes, carrots, red/yellow peppers, citrus fruits and leafy greens are loaded with these vitamins.

Healthy fats keep your skin moisturized from the inside out. Omega-3 fatty acids are an essential type of healthy fat; they help your body build cell walls and fight skin cancer. Fatty fish, like salmon and sardines, is an excellent source of omega-3s, as are flaxseed and avocados (also a good source of vitamins C and E).

Finally, protein and zinc are essential building blocks of healthy skin. Lean meats, eggs and nuts are good sources of both protein and zinc. Other sources of zinc include black-eyed peas, lentils and other legumes, pumpkin seeds, and dark chocolate. (As an added bonus, dark chocolate – 70% cacao or more – also is high in antioxidants, which help to fight damage from UV rays and sunburn).



Roasted Butternut Squash and Cauliflower Gratin



PREP 20 MINS | COOK 1 HOUR, 20 MINS | YIELD 6 -8 SERVINGS

Butternut squash, cauliflower and a little gruyere cheese make a flavorful gratin that is a wonderful accompaniment to a roast. This gratin can be made in advance and warmed up right before serving.

INGREDIENTS

2 pounds butternut squash, peeled and cut into 1/4" slices
1 1/2 pounds cauliflower (1 medium sized cauliflower), cut into 1 1/2 inch florets
1 - 2 T olive oil
Salt and pepper to taste
1/3 pound shredded gruyere cheese
1 cup cream
1/2 cup milk
1 t rosemary, chopped
1 t thyme, chopped
2 T grated parmesan cheese

INSTRUCTIONS

Heat oven to 400 degrees. Lay the sliced butternut squash and cauliflower florets on two baking sheets. Drizzle with olive oil and use your hands to toss and thoroughly coat vegetables. Spread out over the baking sheets and season with salt and pepper. Roast for about 15 minutes then remove the cauliflower. The cauliflower should be slightly caramelized and fork tender. Continue roasting the butternut squash another 5 minutes until the butternut squash is also caramelized and fork tender.

Spread the roasted cauliflower florets in the bottom of a buttered 8 1/2" x 8 1/2" baking dish. Sprinkle with 1/2 of the gruyere cheese.

Arrange the butternut slices in an overlapping pattern on top of the cauliflower. Sprinkle with remaining gruyere cheese, chopped herbs and parmesan cheese. Pour cream and milk over the gratin. Put in the oven and bake for an hour until the liquid is mostly absorbed. Watch to see the top does not over brown. Let the gratin brown for about 15 minutes, then cover with a piece of foil. Remove the foil for the last 10 minutes or so.





HOW TO READ MORE FOR FUN

With the advent of social media and every other form of entertainment that fulfills our need for instant gratification, a simpler and longer form of entertainment (one that requires just a little more concentration than reading your favorite celebrity's latest Tweet) has fallen by the wayside: reading books.

When you're catching up with friends and family, are they asking you about the latest book you read... or are they wondering if you've seen the latest episode of *The Bachelor*? While there's nothing wrong with watching movies and TV and engaging in social media, it's always good to maintain a healthy balance when it comes to something as important as what your brain is digesting on a daily basis. We know that in today's fast-paced society, it can be difficult to find a moment to allow yourself to become engrossed in the pages of a book and allow your own imagination to lead the way, but there are some small steps you can take to start incorporating more reading time into your daily routine:

JOIN A BOOK CLUB... OR START YOUR OWN

Check out your local community events to see if there's already a book club that you can join, and if there isn't—start your own! You can pick a theme and pitch the idea to a couple of friends. Do you and your friends find yourselves constantly rehashing the latest installment of the *My Favorite Murder* podcast? Have you marathoned every single true crime documentary series on Netflix? Start a *Murder Mystery Book Club*. Prefer watching rom-coms? Focus on romance novels. Or adventure. Or non-fiction. Or any genre you want. The key is making it fun and making it your own—this way, reading will never feel like a chore (especially when your fellow book-club members are there to keep you accountable).

KEEP A BOOK IN YOUR BAG

Maybe you take public transportation—maybe you have a long lunch break at work. Instead of reaching for your phone to stave off the boredom, reach for your book. Even if you don't think you'll have a second to spare, it's always a good idea to have a book on hand. You could be waiting for your table at a restaurant, or sitting in the waiting room of your doctor's office. The more you get into the habit of doing this, the more natural it will feel to reach for your book when you have a moment to spare.

KEEP YOUR CURRENT READ ON YOUR NIGHTSTAND

Instead of falling asleep to a YouTube video, why not try to read just one, two, or maybe three pages of your book? Not only will you fall asleep much more quickly than if you had the bright glow of a screen in your face, but those few pages each night will definitely add up.

START A GOODREADS ACCOUNT

Can't stay away from social media? You're in luck—there's a website called GoodReads for book-lovers of every genre. What better way to become a seasoned bibliophile than having access to a community of thousands of other readers (complete with book reviews and star ratings) right at your fingertips? You can add your real-life friends who read and make online friends who may introduce you to a new genre.

ABOVE ALL — NO PRESSURE

If you've realized a quarter of the way into a book that you're not enjoying it, it's okay to put it down and choose another book. Don't force yourself to read a book you don't like (especially if you're only reading it because other people said they liked it)—reading as a hobby should be fun, not a chore!