**Routine Maintenance**

The car needs an oil change, and tire rotation. The furnace needs a new filter. The yard needs weeds pulled, shrubs pruned, and fertilizer applied. The guns need to be cleaned. Kids need time with their parents. Relationships needs a date night once in a while. Everything worth keeping needs maintenance to keep it working right.

I’m 60 this month. Last weekend, I ~~called~~ (corona & social distancing) sent an email to my doctor. I’m fine. There’s no problem, but as we get older things change. I sent her a list of things I’d specifically like to discuss. A few blood tests, a conversation, always encouraging more exercise, and a better diet… Even the things we know about need to be looked at. Nothing stays the same. Maintenance is necessary for optimum performance, and prevention of a major system failure.

**A Financial Check-Up**

If you disregard a personal finance check-up, you may be missing some routine maintenance; some adjustments that may need to be made. Make the most of your $$$

Routine maintenance is much easier, less expensive, and more effective than repairing a major system failure later. Maybe a new Rx is needed to correct course.

* How is your spending plan working?
* Are you saving enough in “reserve funds”, and emergency funds?
* Do you have an effective strategy to pay off debts?
* Are you and family working together as a team toward goals?

A vacation, a newer car, your own home… training kids about money

* What insurance are you carrying? Is it enough… deductibles, beneficiaries…
* What about TSP, 401(k), IRA retirement? Are you in the right place?
* Are you aware of the tax benefits of investing in kid’s education?

**Schedule Your Check-Up**

What can it harm? Contact your PFC. Set an appointment. Write down some questions. Have some routine diagnostic tests taken. Have a conversation about what you’d like, and how you’re doing. No judgement, no criticism, not perfection; just good & better.

You don’t know what you don’t know. What you don’t know might hurt you.

PFC services are FREE and CONFIDENTIAL for the life of your military career. Family too.

Any financial topic… Any day… Any time… Any place. 16/7/350ish days per year.

**Call to schedule your routine check-up today!**

**George**

George Katsinis, AFC®

Personal Financial Counselor for the Oregon National Guard