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'Tis the Season

Greeting's to you all. Let's keep our forecast bright. Much has changed now that the children are back to school and the holidays are right around the corner. There's that ever pressing need to start managing your monthly cash flow. The thought of the season coming can be frightening to some and overwhelming to others. Many of us have seen our share of holidays we know it's coming like it does every year.

So, depending on your approach and if you implement a plan you won't be overwhelmed. As you will see in my video I've applied a straight forward approach that can be very cost effective. The first of the month can be a dreaded time for most of us just the thought of having to pay your major expenses can be stressful. That's why I addressed this issue because it's something that we all deal with 12 times a year. With that said, we must master a concept when it comes how were going to handle cash flow.

Not only do businesses deal with this on a regular basis, but regular everyday people like you and me. The principle is the same though the concept is different from a business perspective because the entity trying to make a profit. When in turn, you're just trying to manage your funds, so you can set some target savings goals. Which can be very rewarding even as you set short term goals that turn into long goals. Whatever, your objective is and if you equip yourself with the right tools you can achieve it.

One of the keys to your success is having financial discipline everybody wants things but is it the right time for it? Ask yourself the question do I have it in the budget? Especially, big ticket items such as buying a house, buying an investment property or new car. Obviously, it would be advantageous to make the investment over buying a car. Since, we know that certain investments will appreciate unlike the car that will depreciate the mo-

ment it leaves the lot. At least with the right investment you will see a Return on Investment (ROI). Here's where planning, timing, and using the right approach can yield great dividends/results.

Tip

So, at all cost try to avoid the pitfalls of excessive credit card use. Don't get me wrong I'm not saying you shouldn't use it. Here's a few tips when flashing your plastic. For example, making a reservation's, buying plane tickets, online purchases, planning a vacation to name a few. These are few places unlike using it like your bank card that would be helpful to keep in mind, so you don't max it out. That's where the slippery slope begins that can be very difficult to recover from. Sometimes, well into the New Year. Which you want to avoid at all cost! Well, of course you want to enjoy the spontaneity it's the holiday's. It's the most wonderful time of the year! Especially, with all the commercialism, advertisements, and festivities going on, anyone can be distracted and caught up in all the hoopla. Since, were only human we tend to be attracted by our senses with the help of subliminal seduction by the media and large chains making their selling points. From everything under the sun certainly somethings going to be on your street.

As we all know things are design to appeal to our desires intentionally. It's a

lot to compete with specially from a psychological point of view. That's how they get the message across and it's been working year after year. "If it isn't broke don't fix it". As the adage goes that's why more than ever you must remain calm and keep your wits about yourself. The design is one of perfection it never veers off course and always hits its mark. Well, that's what it's forecast to do by the Q1 of the year analyst will be making comparisons to the prior year's sales. From a consumer's perspective we need to set spending limits. For the most part start early and use the miscellaneous category I spoke of in the video to help you track your holiday spending alongside your regular expenses. By using this approach your target savings goals may lower during the season, but you can resume where you left off after there over.

As always', I greet your enthusiasm in partnering with me in this section of The National Black Unity News in helping people reach their financial goals. If you want to contribute some information or promote your services contact me, I welcome you. In the coming months I'll be adding some more useful video content to better assist you in your financial journey. Make your voice heard take a stand and use your right to vote in this upcoming election. Change can only happen when we act!

**Wayne Randall
Financial Service**

Enlightening The Black Community:
Financial Food For Thought

The Importance Of A Month To
Month Budget

- * Cash Flow & Making Sense Of It All
- * Not Spending Above Your Means
- * Financial Discipline

Participating In Your company's
Retirement Plan

- * Am I Too Young? Am I Too Old?
- * Why Should I Invest?
- * How Much Should I Invest?

Your Credit & What It Means

443-726-6693

Wayne Randall Financial Service

Free Consultation

There are no failures, if you learn and grow from your mistakes; there are only lessons learned.

**Make The Right
Connection Call
Wayne Randall**

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