

APPS AND LIFE HACKS

SIMPLE IDEAS TO TAKE CHARGE OF YOUR FINANCIAL LIFE



WHILE TAX SEASON HAS NEARLY COME AND GONE, IT'S NEVER TOO EARLY TO IMPLEMENT A FEW IDEAS TO PLAN FOR NEXT YEAR.

Whether you're a salaried employee or a self-starting entrepreneur, you've hopefully been planning for tax season since the same time last year. From managing your finances to curating your expenses to following your investments, you've kept a watchful eye on the economy and worked proactively to get organized, spend wisely and think ahead.

Finding smart, innovative ways to manage your money today can help you through what's left of this tax season and help you get a head start on preparing for 2019.

Be smarter. Get organized.

Let's face it. "Tax season is the most wonderful time of the year," said nobody...ever. However, doing a little bit at a time - and staying organized along the way - can help make it a less painful process. There are new, high-utility mobile apps out there to help you manage everything from receipts to monthly expenses. There are software options for those looking for recognizable brand names they grew up with (or options that helped someone you trust get through this process years ago). And there are new, nimble, easy to use apps out there that deliver a no-frills approach to just getting things done.



Mint is tailor-made for millennials. From managing budgets to paying bills, it's extremely mobile friendly and easy to navigate. Whether you're embarking on a new business venture or looking for help micro-managing your billing cycles, it'll work as hard as you need it to, and make your life a bit more worry-free in the long run.

Watch out. Invest now.

The thought of putting more money away now can be a scary one, but it'll pay off later. Whether you're investing in a 401K, putting money in an IRA or establishing a SEP, working with your financial advisor to identify a portfolio that's diversified and personalized can take time, patience and money.



Stock Twits is a free app that lets you create a wish list and track your favorite stocks, read industry insight and share your recommendations with a community of others who are looking for guidance, just like you.



Acorns helps first-time investors invest easily and find a place where spare change can turn into tangible, nest-egg-like income down the road.



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Give now. Give back.

Banking for the greater good can be a good thing. Saving for the future can be a great thing. There's tools out there that help you establish your budgetary objectives and then balance your everyday budgets against those goals. And others that help you find better ways to spend your money, by providing coupons for the stuff you've pretty much been buying all along.



Capital is an online banking experience that helps you bundle your spending and investing and sets up challenges to push you along that journey.



Honey automatically applies promotional codes to your purchases, saving you money in the long run.

Learn more. Adjust for change.

This year, President Trump's new tax law went into effect, resulting in higher standard deductions, limits on state and local income tax deductions and new rules concerning medical expense deductions and child tax credits. While many saw larger paychecks throughout 2018, this might mean paying more in taxes this year, and potentially seeing less of a return, or no return at all.

So, get started early, spend more time looking at your budget and allocate the funds you'll need to supplement what you owe ahead of time. If you have specific questions about how to pre-plan, then reach out directly to your planner or the IRS to determine if a payment plan is a possibility for you.



Quick Books Intuit offers budget management options for small and large businesses and helps categorize spending and track invoicing.

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Hear your partner. Then partner up.

Sometimes, a dual income family adds layers to tax season. Whether you're sharing health insurance or keeping separate budgets, there's still a need for managing your finances and finding some customizable synergy throughout your very own family unit.



Honeyfi sets up a simple budgeting system that helps couples track their expenses separately and maintain a household budget, together.



Upside offers local discount codes for necessities like gas and groceries, making it easier to manage your family budgets, interact with local businesses and save.

Help yourself. Or ask for help.

Rely on your relationship with your financial planner and your tax advisor. The right team should communicate on your behalf, and keep your best interests (yup, pun intended) in mind.

To learn more about how to best work together through tax season and beyond, give us a call at 312-337-1040.