



Spring Into Financial Health

Align Your Home & Financial Planning - As you tackle spring cleaning and tax preparation this season, use this perfect opportunity to refresh your financial habits. While organizing receipts and statements, establish stronger money management practices for the year ahead.

Smart Financial Moves for Homeowners

1. Declutter Your Finances

- Consolidate accounts
- Cancel unused subscriptions
- Review insurance policies
- Organize financial documents

2. Budget with Property in Mind

- Allocate for home maintenance
- Build a home repair emergency fund
- Review mortgage terms

3. Capture Homeowner Tax Benefits

- Property tax deductions
- Mortgage interest deductions
- Home office deductions (if applicable)
- Energy-efficient improvement credits

4. Automate for Success

- Set up savings transfers
- Use bill pay services
- Monitor credit reports



Here's What We've Been Up To



Listed | \$4,850,000



In Escrow | Offered at \$2,500,000



Listed | Offered at \$1,450,000

Oh by the way... We're never too busy for your referrals



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SCAN FOR INFO

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FJR & ASSOCIATES UPDATE



Your Home is Worth More than You Think!

Home prices in the US have risen an average of 57.3% over the past 5 years and 68.7% of homeowners have paid off their mortgage or have at least 50% equity.*

If you own a home, it's very likely you are sitting on a lot of equity.

We offer "Real Estate Reviews" to all of our clients and friends as a complimentary, commitment-free service. Reach out and we'll tell you if your home is worth more than Zillow tells you, how much equity you've earned, and the rate of return on your biggest investment.



FIR
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*Source FHFA Census ATTOM



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Money Management

Made Simple

Taking the time to create a budget will help you plan and manage your monthly expenditures. It will also help you reach your long-term goals, such as becoming debt-free or taking a dream vacation.

ASSESS

Track all monthly expenses, including scheduled payments (e.g., mortgage) and miscellaneous expenses.

BUDGET

Consider budgeting tools like **YNAB** (ynab.com), **Goodbudget** (goodbudget.com) or **Honeydue** (honeydue.com).

COMMIT

Make a promise to yourself and your family — you can do this!

DIVERSIFY

Look for ways to make your money work for you, such as high-yield accounts, investments, etc.

ELIMINATE

Review your budget to see what can be eliminated or modified.

FREEDOM

Having a budget can free you from unexpected money woes.

GOALS

Review your short and long-term financial goals.

If you need additional assistance with any of your financial matters, I'll be happy to connect you with a trusted professional in my network. If one of your goals is to buy or sell a home this year, feel free to contact me with any questions. I'm here to offer clear, concise information you can trust.

Boost Your Finances

Blast past financial headwinds!

For many, spring is tax season — a perfect time to evaluate your overall financial health. Use this opportunity to refine your budget and set yourself up for financial success for the rest of the year.

What will spark momentum and power you forward?

START HERE

ESTABLISH
SHORT- AND
LONG-TERM
GOALS

**REDUCE
UNNECESSARY EXPENSES**

CREATE A BUDGET

EXPLORE OTHER
INCOME STREAMS

CONSULT WITH
A QUALIFIED
**FINANCIAL
PROFESSIONAL**

89%

of Americans say budgeting helped them manage or get out of debt.

IMPULSE BUYS
RISING PRICES
UNUSED SUBSCRIPTIONS
COST OF LIVING
DAY CARE
INFLATION
MARKET VOLATILITY
CREDIT CARD DEBT
EATING OUT
STUDENT LOANS
MEDICAL BILLS

Your Financial Launch Pad

*Build a long-term
financial strategy
with steps you can
take today.*

:03

ASSESS — Track all monthly expenses, including scheduled payments (e.g., mortgage) and miscellaneous expenses.

Reduce Spending — Think about what you can eliminate from your budget, even if only temporarily (e.g., streaming platform services, daily coffee runs, takeout meals, etc.).

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BUDGET — Check out online budgeting tools like YNAB (ynab.com), Goodbudget (goodbudget.com) or Honeydue (honeydue.com).

Play the Long Game — Time goes by fast! Invest in your future by contributing to a retirement account.

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COMMIT — Make a promise to yourself and your family — you can do this!

Job Options — Explore gig work and temporary second jobs. Or it may finally be the right time to make the leap to a new career!

If you have any questions, I'm here to offer clear, concise information you can trust. I can also refer you to a financial professional if you need further guidance.