



BE HEALTHY.

L **FOR** LIFE TM

Enjoying Abundant Health and Wealth

Did your holiday come with a high price tag this year? If you find yourself wishing you had spent less and saved more, you are not alone. Millions of people are struggling with high credit card and other debt. If you're among them, don't fret. With a little extra planning, you can get out of debt and begin to grow or enlarge your already existing nest egg.

Change Your Financial Focus

The truth is most things in life come with a price tag. Whether it's putting a roof over your head, vacationing with your family or putting gas in your car to get to work, it adds up quickly.

As you enter the New Year, evaluate whether your current financial habits are moving you toward or away from your goals. Taking the time to write out, follow and monitor your financial goals can make the difference between celebrating or surviving another year!

Remember, it's never too late to shift your spending and lending habits. In fact, the New Year is the perfect time to assess and adjust your budget to a new level of prosperity and peace of mind. Think about how you have earned money up until now and how you have spent it in the past. Are you ending the year with a bad case of buyer's regret? Did you get caught up in "competitive" spending and wind up wishing you had passed on that new car or electronics purchase? Maybe it's time you did things differently.

Make a plan in 2008 and stick to it. You'll see your confidence and assets grow along with your security.

Prepare for a Healthy, Long Life

Most baby boomers are expected to enjoy big life spans (up to 100 years of age) so planning for an extended high quality life is essential. You can optimize your opportunity to earn income and enjoy good health with some forethought. Embrace the fact that what is good for you, i.e. healthy food and chiropractic care, are some of the best investments you can make.

Be good to yourself. Make wise health choices now so that your retirement money isn't spent on out of control health care costs later. Remember, the more you save, the more freedom and choices you will have in the future. Putting aside \$500 a month in savings can amount to nearly half a million dollars with interest in 25 years.

- Target at least 20% of your income for a savings or investment account
- Check your credit score and know what it means
- Meet with your financial team
- Invest in your health and wellness care

To learn more about how to prepare for a life lived long and strong with abundant health and wealth, visit www.100yearlifestyle.com

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