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FINANCIAL SECURITY: THE PERFECT NEW YEARS RESOLUTION

Local Financial Expert Shares Tips To Help Get Your Savings In Shape

Orlando FL - You may be feeling less financially secure than before the Great Recession began. Your retirement accounts may have rebounded, but your savings have dwindled. The New Year is the perfect time to rebuild your savings muscle, or start fresh with a financial fitness check up.

It can be tough to think about what you need to save now to prepare for the future. "Many people decide to get in physical shape each New Year, but your financial health is just as important for your overall well-being and shouldn't be ignored", says Dan Zagata, Managing Director of Evershore Financial Group in Orlando.

Having a great financial strategy is one of the ways to help ensure you have the finances to reach your life goals, such as paying for your child's education or taking the vacation of a life-time, Zagata points out. It's never the wrong time to take stock of your financial needs.

For those who have not put much thought into their financial status, or for those who may need to reexamine life goals because of changing circumstances, Zagata has the following tips to help you buff up your savings:

Step 1: Don't procrastinate. Yes, you are busy. So, do a little at a time, if needed. Schedule one evening each week to gather financial documents and record your monthly income and expenses. A little work each week is less daunting and will give you a good financial picture of your current financial health. Consider this your "before" picture.

Step 2: Put fear aside. Taking a close look at your "before" picture can be a scary thing. After calculating your net worth, looking at your spending habits, and considering the goals you wish to reach in life, you'll likely find areas for improvement. Gather the courage to do what you need to reach your goals. "It may require you to change your current habits and way of life", Zagata explained, "but if you don't change, nothing will."

Step 3: Meet with a professional. If you don't already have a financial advisor, seek one out. "Too often, people listen to the news and print media or believe what their friends say. Just because your friend has a subscription to Money Magazine doesn't make him an expert." Zagata warns. The ideal financial advisor will meet with you, free of charge and without obligation, to evaluate your "before" picture, will have the flexibility to provide services in the manner that works best for you, and help you to create a comprehensive strategy that fits your needs. "Basically, it's like going to the doctor, but far less painful," Zagata says. "If you need to visit a few advisors before you find one that suits you, that's okay." Take the

time to check out an advisors experience and licensing through www.finra.org/brokercheck or www.CFP.net.

Step 4: Create a strategy and follow through. A financial advisor will work with you to create a strategy that fits your needs and works toward your goals. “It doesn’t matter how simple or extravagant your strategy is. The most important thing is to have one,” says Zagata. “You don’t want to leave your financial health to chance.”

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About Dan Zagata

Dan Zagata is the Managing Director of Evershore Financial Group with 11 years in the financial services industry. Dan leads a team of financial advisors that excel in their field to provide the unique and sometimes complex solutions that all clients deserve. As a true steward of the financial services industry, Dan knows firsthand the impact and importance that comprehensive financial perspective can have on people seeking the help to prepare for their future. Dan holds a BA in Economics, a MBA from Bentley University, and a Certificate of Financial Planning from the University of Miami. His licenses include FINRA series 7, 6, 63, 65, 24, 53 and insurance licenses in several states. He is a Certified Financial Planner (CFP®), Chartered Life Underwriter (CLU), and Chartered Financial Consultant (ChFC). Dan is a licensed pilot, avid international traveler, and a volunteer with the Make a Wish Foundation.

About Evershore Financial Group

Under the leadership of Bob Barboni, LUTCF, CFP®, Evershore Financial Group is a full-service financial firm offering a variety of products and services from the strongest and most respected companies in the industry. Evershore Financial Group specializes in offering comprehensive wealth management tailored to the unique needs of individuals and business owners. The firm is headquartered in Boca Raton and has additional office locations in Orlando and Palm Beach Gardens.

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