

## Sample Article Idea from Sage Marketing:

### **Reduce Your Stress With a Budget** *Take These 3 Simple Steps*

The dramatic increase of energy and food costs, uncertain credit and financial markets and rising unemployment rates can lead to sleepless nights. According to the American Psychological Association, 75% of adults say that their money situation is causing them stress. The answer? Budgeting. Taking a thorough look at your money and how you spend will help you get control of your finances, and best of all, reduce your stress levels.

#### **Here are 3 simple ways to get started on a budget:**

- 1. Track Your Expenses** — use a program such as QuickBooks or simply make a log of what you spend in a typical month.
- 2. Make Spending Adjustments** — decide with your spouse where cost-savings can be found, double-check your tax withholdings, target certain areas such as eating out, clothing, etc. Get creative and stay positive with such ideas as carpooling, selling the extra car, etc.
- 3. Write Your Plan** — share with members of your family to help ensure success of the plan. Have a target number of the amount you want to save each month and track your savings ...

Celebrate your successes!

**[Read More About Budgeting ...](#)**

## Sample Article Idea from Sage Marketing:

### **Building Good Credit**

#### *Using Your Credit Cards Wisely*

One of the best ways to build a good credit history is to use your credit card as a financial tool. Credit cards are meant to provide you with a convenient way to make purchases and pay them off in a timely manner. Yet so many consumers find themselves tempted to either max out their credit limit or use it to buy products or services they normally would not buy if they were paying cash. Sure, there are times when your credit card may help you out of an emergency, such as paying an unexpected bill. But as a rule of thumb, it's best to use and manage your card to make purchases that make sense and build and preserve your credit history.

**Too Many Cards** — if you currently have several or more credit cards, and are carrying balances, consider consolidating balances and reducing the number of credit lines. By transferring balances of some cards to one or two with lower annual percentage rates, you'll be saving money...

**Managing Your Purchases** — you'll earn a much stronger credit score if you show restraint and keep your balances below 25% of your credit limit -- or \$1,250 on a card with a \$5,000 ceiling.

**Pay on Time** — your payment history of your credit card and all other payments, such as mortgage, car, etc. makes up more than one-third of your credit score. One late payment can be detrimental to your credit score. At the very least, make the minimum payment and consider online bill paying to help prevent a late payment. Contrary to popular belief, you don't have to carry a balance from month to month to build a credit history. Pay your bill in full without lifting a finger and you'll still have a solid score *and* sleep easier at night.

**More about how credit card scores work ...**

## Sample Article Idea from Sage Marketing:

### Three Bills You Can Reduce Today

**Food, energy and insurance bills can total up to 50% or more of your household budget. Lowering these bills can help you and your families get through these challenging economic times. Here are some easy cost-cutting ideas you can start on today:**

**Food & Groceries** — grocery shop once a week, make and stick to your list to avoid impulse purchases, shop around the perimeter of your grocery store for fresh foods and to avoid the more expensive processed and packaged foods.

**Read on for 10 more tips.....**

***Did you know that two-thirds of all grocery purchases are impulse buys? Try making your list in the order that you'll shop the store.***

**Energy & Gas Savings** — it's true, inflating your car's tires increases its fuel economy. Reducing your speed will save you money at the gas pump. For example, save two miles per gallon by driving 55 mph versus 65 mph. Make a list of your errands and do them in one trip..... — plus more energy saving ideas for your home this winter.

**Auto Insurance** — ask your insurer about low mileage discounts, increasing your deductible, bundle policies if you insure more than one vehicle — plus other money-saving ideas here.....

## **Sample Article Idea from Sage Marketing:**

### **Protecting Your Business in Tough Economic Times** *4 Steps to Consider*

There are four ways that many companies have historically succeeded during tough economic times:

1. By delivering product/service innovation
2. By tapping new markets
3. By acquiring undervalued assets that align with your business
4. By continuing advertising with a message that communicates value

Whether you have a small family-owned business or a multi-million dollar company, today's economy can be a challenge, but it can also represent an opportunity.

- Revisiting your company's business plan to include ways to deliver a revised/new or innovative product or service that meshes with your current product offering is one way to get started.
- Partnering with or acquiring other companies that offer services or products that compliment yours can be a cost-effective approach to offer new and existing customers additional value.
- Maintaining or increasing your advertising and public relations efforts during an economic downturn is a strategy that can pay off when your competitors are eliminating their marketing programs and advertising.
- Keeping your company's name and having a market presence during economic downturns can yield long-term gains, especially if today's economy is viewed less as a crisis and more as an opportunity.

**Plus, here are some cost-effective marketing ideas and tools . . .**

***Did you know: When written in Chinese the word "crisis" is composed of two characters. One represents danger while the other represents opportunity.***

## Sample Article Idea from Sage Marketing:

### Staying Healthy

As most Americans look for ways to weather the current economic decline, many may find their stress levels on the rise. Here are some easy ways to take the stress out of your life . . . one day at a time.

**Spend 30 Minutes a Day Doing Something You Like** — soak in a hot tub; walk on the beach or in a park; read a good book; visit a friend; play with your dog; listen to soothing music; watch a funny movie.

**Take a Deep Breath and Count to Ten**— Taking a deep breath or two adds oxygen to your system, which almost instantly helps you relax. In addition, taking a moment to step back can help you maintain your composure, which in the long run is what you need to work rationally through a stressful situation.

**Sleep On It** — Every coin has two sides and every issue has both pros and cons. List them both then put the list away and take a second look tomorrow. Sometimes “sleeping on” a situation changes the minuses to pluses.

**Know Your Limits** — Knowing yourself and your limits may be the most important way to manage stress effectively. Learn to say no if your schedule is already full, recognize when events are out of your control and avoid the blame game.

**Writing It All Down** — An age-old way of reducing stress is to simply write down what’s causing the stress. Identify the problems and come up with some solutions. Talk with your spouse, family and friends.

**Read more here on how to banish stress .....**

## Sample/Partial Article Idea by Sage Marketing.....

### Secure Your Financial Future

#### *Building Your Wealth*

At the end of the month, whether you have \$10 or \$1000 left over after paying bills, no amount is too little to save for the future. Beginning with a sound strategy is the best way to achieve your financial goals. Once you've put a household budget into place, you can determine just how much you'll be able to save every month.

**Short Term and Emergency:** Your first priority should be to have enough savings to cover six months of your take-home salary. Once you've accomplished that, the remaining money in this account can be used to pay unexpected bills, update your computer system, purchase a new TV, or take a much-deserved vacation. This savings account provides you with the ability to live richly within your means.

**Long-Term & Retirement:** Make sure your silver and golden years are taken care of by setting aside 10% or more of pre-tax income into IRAs, 401ks or other retirement vehicles. Maximize them whenever possible, as the sooner you fund them, the longer they have to grow, tax sheltered.

Successful saving and investing means working from a plan that's based on your goals, how long you have to achieve them, your tolerance for risk (both financial and psychological), and what you can afford to set aside for an investment program.

**For more on these and other wealth-building strategies . . .**

## **Sample Article Idea from Sage Marketing:**

### **Diversifying Your Portfolio**

Over time and in virtually any market, the practice of choosing the right mix of securities to meet your investment goals has the greatest impact on the performance of your portfolio. In fact, more than 91 percent of a portfolio's performance can be traced to this technique. Diversification spreads the risk and is a key strategy for growing your money.

Simply stated, the right mix of securities is asset allocation, which is dividing your dollars between the three main types of financial investments: stocks, bonds and cash. For example, your investment portfolio would generally be a mix of different kinds of investments, such as stocks, bonds, and short-term assets like CDs or money market funds. Knowing your tolerance for risk is also critical to the success of your portfolio and will influence how you decide to divide your assets. Usually, each type of investment is allocated a percentage. For example, a moderately aggressive investor might have 70 percent in stocks, 20 percent in bonds and 10 percent in cash.

Tip: If your employer offers a 401(k) and you take advantage of it, then you have some investments already. If you don't have a good idea of what your 401(k) is comprised of, you should take a look at it and perhaps talk with a financial adviser to see if it's diversified enough.

**For more information or to schedule a meeting with one of our financial advisors . . .**

## Sample Article Idea from Sage Marketing:

### Refinancing Your Home in Today's Market

Although mortgage and credit markets have undergone tremendous change and turmoil in the last eighteen months, interest rates are currently moving downward and now may be a good time for you to consider refinancing your home. Before you make a commitment to refinance, here are some guidelines to consider:

**Understand Your Financial Situation.** Gather for yourself all the information that a lender will gather about you, such as your credit score and credit report; your debt-to-income ratio (the percentage of your income you spend on housing and loan/debt payments); and verification of your assets and income.

**Review Your Current Mortgage.** If you are refinancing your adjustable-rate mortgage, know when your rate is scheduled to reset and how much your payment will go up. Find out if your current mortgage carries a fee for paying off your loan early.

**Explore Your Options.** Research the kind of loan that is the best fit for you, for example, a traditional 30-year fixed-rate mortgage or some type of adjustable-rate mortgage. Check the affordability of your new mortgage against your household income and overall monthly expenses. Use our free mortgage calculators and give us a call for additional information and the best rate and terms on your new loan.

#### More Tips:

- Remember that refinancing to reduce debt can be a smart move, but refinancing in order to borrow more for consumer purchases (car, vacation, etc.) could set you back significantly.
- The old and arbitrary rule of thumb said that refinancing only makes sense if you can lower your interest rate by at least two percentage points for example, from 8% to 6%. But what really matters is how long it will take you to breakeven on the cost of refinancing and whether you plan to stay in your home that long.

## Sample Article Idea from Sage Marketing:

### Preventing Identity Theft

#### Online Banking

The Internet is a convenient way to access your accounts and communicate with us. By following these tips, you can enjoy a safe and secure online experience.

Keep passwords to yourself. Never share your passwords or PINs with anyone. Memorize your passwords. Never write your passwords down.

Create difficult passwords. Stay away from obvious passwords like your zip code, year of birth, or sensitive information such as your mother's maiden name or your Social Security Number.

Sign off when you're done. It's important to sign off completely when you are finished banking online. This is even more critical if you're using a computer that other people can access.

*More tips here ...*

#### Secure shopping

Use only secure sites. If you are providing financial information, be sure the site uses secure communications.

When placing orders online, check for the "closed padlock," which is usually located in the bottom corner of your browser. The padlock icon indicates that when you submit your information, it will be sent securely. If you double click on the icon, a window will appear with information about the Web site. The information in this window should match the Web site you're visiting.

*More tips here . . .*

#### Protecting Your Credit

Sign your credit cards. Sign your cards immediately once they arrive in the mail. Store your PIN in a safe place. Memorize your PIN. Do not write it down.

Use your credit card number carefully. Don't enter your card number online unless you're on a secure site, and don't send your credit card number to anyone in an unsecured email. *More tips here . . .*

**Tip of the Week:** Scammers also use "key-logging" programs that track how you use your keyboard. If a key-logging program is installed on your computer, you could unknowingly reveal sensitive information like your PINs or passwords to scammers. You should consider buying and keeping current anti-spyware software to better help protect your confidential information. The software will help identify and delete any spyware or key-logging programs installed on your computer.