

## ***Five Financial Habits that can make you happier.***

It may be hard to make significant jumps in income, but we do control how we handle our money. In a recent survey the following were identified as good habits that people should exercise.

**Balance your checkbook.** Sounds so easy, but many don't do it. It has been proven that if you do that each month, you will feel better about your financial situation. At least you will know if your next check will bounce. Also, by seeing the "bottom line" you may curb your impulse to spend.

**Save 5% of what you make.** We have all heard that financial planners have dictated that 10% should be set aside each pay period. "Pay yourself first" is a good idea, but start with setting aside just 5% and do it every pay period. Once you do 5% for a while then it will be easier to step it up and save more.

**Make a will.** The number of people with a will has grown from about 30% to 47% in the last few years, but that is not good enough. Having a will is proven to provide less anxiety and financial worry for you in the long run.

**Give to charity.** Whether you write checks, volunteer for service, or give away your no longer needed items, the act of giving is good not just for the beneficiary, but for you. Why? It just makes you happier with yourself.

**Talk to your spouse/partner before you charge anything.** One of the hottest buttons you can push in a relationship is borrowing money without your partner's knowledge. Even when you pull out the Visa card and charge minor items, don't do it if you have not discussed it with your partner. When you pull out the card, think that you need to talk about it. Will avoid problems and hopefully curtail unnecessary debt. This will make you happier.