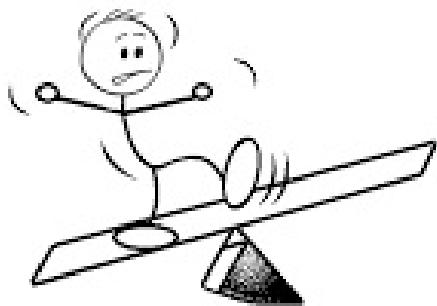


Off-Balance - Learning from Discomfort



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Lately, my fiancé and I have had several weekends on the road. Missing the Sunday rituals and routines and replacing them with travel has led to feeling slightly off-balance on Monday's. Sometimes missing little things can have a lingering impact. Often, I find that reflecting on what was missed and what needs to be completed can help restore my footing. I find that when going through these periods, it is a good time to look at my routines and identify how to refine them as little changes can lead to large impacts.

While I am fortunate that as of late the root of my "off-balance" is weekly rituals, this feeling can come from changes big and small. Sometimes the impacts can be personal, needing to look at things in a new light; sometimes the impacts can be financial, a sudden expense you weren't prepared for. Regardless of the source, these times are a reminder to take a step back, look at the pieces and parts, and make the step that will lead to growth.

When life causes you to be financially off-balance, a solid financial routine can help to return you to center. It's not about dramatic course corrections; it's about making small, strategic moves: automating your savings, setting a recurring time to review your budget, or having clear, adaptable goals provide the stability to make the most of the circumstances are all actions that you can take to ground yourself. When life changes your footing, your plan is the reliable platform you return to. It allows you to acknowledge the shift, make a quick, rational adjustment, and continue your journey.

Life indiscriminately introduces these shifts. A new job, an exciting purchase, or even the passage of time can quietly alter the landscape of your finances. If you haven't looked at your budget or retirement goals in a while, you might feel the inclination of "I should probably look at that." No matter the cause, having a plan in place can help to soften the impact. Our



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team at HFS Wealth Advisors is here to help create or refine your financial plan to help you stay confident that your financial journey will get you to the destination you have in mind.

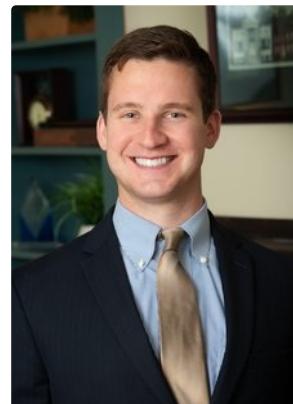
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