

APRIL NEWSLETTER



“Complaining and fear are the weeds that consume the potential of our lives.”
-Unknown

EXPECTING A TAX REFUND THIS YEAR? CONSIDER THESE CREATIVE WAYS TO SPEND IT

Tax season is, perhaps, the one time of year that nearly everyone dreads. However, many people enjoy a silver lining in the form of a tax refund, which may provide an unexpected (although typically minor) infusion of cash. While it may be tempting to spend your tax refund on a temporary pleasure, such as a shopping spree or dinner at an expensive restaurant, using the extra money strategically can yield future benefits.

Here are a few creative ways to use your tax refund—that you probably won’t hear about from your financial advisor:

Start a “freedom fund.” Do you ever have days when you just want to quit your job and take some time to regroup until you figure out your next step? Should you ever decide to do so, a freedom fund is a savings account designed to financially sustain you. Ideally, it should be separate from your regular savings and left untouched until you need it. At the very least, a freedom fund will provide you with peace of mind that you have alternatives if your job becomes unbearable.

Invest in personal development. Between work, family, and all the other stresses of life, many people put personal development on the back burner. Personal development may include taking steps to improve your career in the long-term by cultivating your skill set, reaching fitness goals, pursuing a hobby or personal passion, or simply taking more time for relaxation and self-care. Regardless of what personal development means to you, the extra money from your tax refund may be used to help advance your goals. For example, you may consider using the funds to take

a course, obtain a certification, or hire a life or career coach.

Check off an item on your bucket list. While tackling the items on your bucket list may be a splurge, it is a splurge that is strategically designed to fulfill important goals that you’ve set for your life. By applying your tax refund toward your dream vacation, a special item that you’d like to buy, or an experience you want to have, you will ensure that the money is spent on something meaningful to you rather than an indulgence you’ll ultimately regret.

Cultivate some goodwill. If you are interested in investing your tax refund in the joy of giving back, there are countless options for doing so. In addition to standard charities, microloans offer a great way to help someone else—either domestically or abroad—achieve their dreams. Microloans are small, short-term loans with low interest rates that are offered to entrepreneurs who may have trouble accessing traditional loans due to a lack of collateral or credit history.

Source: lifeandmyfinances.com

BREAKFAST TART WITH PANCETTA AND GREEN ONIONS

Ingredients:

- Butter, for the pan
- Flour, for the pan
- 19-inch unroll-and-bake refrigerated pie crust
- 1 large egg white, lightly beaten
- 2 teaspoons vegetable oil
- 3 ounces pancetta, cut into 1/4-inch pieces
- 5 large eggs, at room temperature
- 1/2 cup (4 ounces) mascarpone cheese, at room temperature
- 2 cups (8 ounces) shredded gruyere cheese
- 3 scallions, white and pale green parts, thinly sliced
- 1/2 teaspoon kosher salt
- 1/2 teaspoon freshly ground black pepper

Directions

- Place an oven rack in the center of the oven. Preheat the oven to 400 degrees F.
- Butter and flour the bottom and sides of a 9-inch tart pan with a

removable bottom. Unroll the pie crust and gently press into the bottom and sides of the pan. Trim any excess from the top.

- With the tines of a fork, prick the bottom of the pastry. Using a pastry brush, brush the crust with the beaten egg white. Put the pan on a baking sheet and bake for 10 minutes, until the egg white has set. Let cool 10 minutes.

- Meanwhile, in a medium skillet, heat the oil over medium-high heat. Add the pancetta and cook, stirring frequently, for 6 to 8 minutes, until browned and crispy. Drain on a paper towel-lined plate.

- In a medium bowl, lightly beat the eggs. Whisk in the mascarpone, gruyere, scallions, salt, pepper and the pancetta. Pour into the cooled crust and bake for about 18 minutes, until the mixture has set and the top is golden.

- Cool the tart for 10 to 15 minutes and then remove from the pan. Cut the tart into wedges and serve warm or at room temperature.

Source: foodnetwork.com

3 CRITICAL STEPS TO TAKE AS A FIRST-TIME HOME BUYER

Becoming a homeowner is one of life's most exciting rites of passage. However, considering that a home is among the biggest purchases you will ever make, it's important to navigate the process carefully. Follow these three critical steps as your purchase your first home:

1. Determine how much you can afford. While you've likely been saving for a down payment, you will need to handle ongoing expenses once you have settled into your home. A general guideline is that your house payment (including mortgage, taxes, and maintenance) should not exceed 28% of your gross monthly income. However, the best way to determine how much you can afford is to work with a lender for mortgage pre-approval—which may also help in the home search because it signals to sellers that your offer is financially sound.
2. Consider your current and future needs. Many first-time

home buyers are at a stage in life where their circumstances may change significantly in the future. For example, they may get married, have kids, or change jobs. Therefore, it's important to choose a home into which you can grow. Consider factors like the home's size, neighborhood crime statistics, and school districts (which have a major bearing on resale value—making them an important factor whether or not children are in your future).

3. Do your due diligence. After a long search, you'll probably be thrilled when an offer on your dream home is accepted. However, now is the time to do your due diligence. Consult your realtor about adding contingencies to your contract, such as the home inspection, which allows you to request that the seller resolve problems found by an inspector. For first-time buyers, many realtors will also include a financing contingency, which lets you rescind the contract if your loan application is rejected.

Source: www.realtor.com



If you are currently working with another Broker please do not consider this a solicitation.

