Savings for Success

Setting aside a portion of your income for savings is a sure-fire step towards long-term financial success. With major events like the pandemic and subsequent “Great Resignation” driving this point home, many of us have found a new appreciation for having some money put aside in savings. Whether it’s to cover 3 – 4 months’ worth of expenses, an emergency or to stay on track with meeting monthly savings goals, having a little money in the bank goes a long way toward the peace of mind that financial stability can deliver.

However, there is always a great deal of demand on our income, and the vast majority of us experience some manner of financial-related stress. These money worries have the capacity to influence the decisions we make day-to-day, month-to-month and year-to-year. But a lot of that stress can typically be kept in check with an eye on our budget, a plan that prioritizes our future goals and the development of habits that help us set a little aside for the unexpected. Of course, that’s easier said than done. Most of us could use a little assistance in saving money. Fortunately, many resources available either online or from your employer’s benefits offering can help.
“Savings for Success” continued

3 Tips to Start Saving for Success

1. Contribute to your 401(k). If your employer has a match, it’s one of the easiest ways to grow your savings.
2. Find out if your employer has a financial wellness program. They likely have expert resources on financial literacy and personal finance to help give you a savings edge.
3. Talk to friends, family and coworkers. While everyone’s situation is different, finding out how they’re setting financial goals, creating budgets, investing or managing their retirement savings can be a good step in evaluating your own options.

Recipe: Tomato Gnocchi Kebabs w/ Salsa Verde

There is never a time where gnocchi isn’t super delightful, but how often have you had them browned and straight off the grill? This gnocchi paired with blistered grilled tomatoes and tender red onion makes for a perfect summer snack. You can put it together very quickly and, if you are pressed for time, skip the homemade salsa verde and opt for basil.

Ingredients for the Salsa Verde:
• 1/4 c. fresh parsley
• 1/4 c. fresh basil
• 1/4 c. extra-virgin olive oil
• 2 tsp. capers
• 1 tbsp. fresh lemon juice
• 2 anchovy fillets
• 1 clove garlic
• Kosher salt

Directions:
1. Make the salsa verde: In a food processor, combine parsley, basil, oil, capers, lemon juice, anchovies and garlic. Blend until smooth, season to taste with salt and chill until ready to serve.
2. Make the kebabs: Preheat grill to medium-high for 3 minutes, and soak skewers in a shallow pan filled with water for 10 minutes to prevent scorching. In a large bowl, toss gnocchi, tomatoes, onions, and oil until coated. Season with salt and pepper, then thread gnocchi, tomatoes, and onions onto the soaked skewers.
3. Grill the kebabs, flipping halfway through, until the tomatoes are blistered and the gnocchi is browned, 7 to 8 minutes. Tofu and radishes. Drizzle two tablespoons of the dressing on top (save extra for other use). Sprinkle with pumpkin seeds, if desired.
4. Transfer the kebabs to a platter, drizzle with salsa verde and serve.

Ingredients for the Kebabs:
• 1 (12-oz.) package fresh gnocchi
• 2 pt. cherry tomatoes
• 2 small red onions, cut into 2” pieces
• 2 tbsp. extra-virgin olive oil
• Kosher salt
• Freshly ground black pepper

Monthly Moves: Standing Hamstring Stretch

Tightness in the hamstring muscles can lead to lower back and leg pain, including the hip, knee and ankle. For those of you with super tight hamstrings, the fear of never touching your toes shouldn’t dissuade you from stretching out those hammies. Here’s a few low-impact, beginner-friendly stretch to help keep you moving.

1. Stand up straight with one heel resting on a bench, stool or step.
2. With your arms to the side, imagine pressing your belly button forward. You’ll actually be bending slightly forward from your hips. Feel the stretch in your hamstring, right behind your thigh.
3. Repeat with the other leg. Click here for a video demo.

Americans generally view financial success through a reasonable lens: if we can pay our bills and slowly but steadily grow our savings, we tend to feel pretty good about where we’re at. If you followed along with us last month, you have already calculated your net worth and identified your long-term financial goals. Congratulations! You are now fully prepared to start saving for success. Although there’s a significant number of actions you’ll be taking in the years to come; the most important one may very well be this: relax. This is going to take time and it won’t happen overnight. The trick to successful savings is to give your money the years it needs to grow. Just keep at it. Soon enough, you’ll see a balance between your short-term needs and your long-term savings. And never lose sight of the fact that the sooner you start saving, the less you’ll need to save later on.

Source: benefitspro.com

Source: verywellfit.com

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