

21 Tips for 2021

Barb Wollan (IA), Treasurer

What kind of tips do you want to hear from your Treasurer? I pondered that a moment, wanting to surprise you and be non-financial with my tips. But I couldn't do it. Dianne kicked us off last month with two wonderful philosophical tips; this month I'll shift gears with a couple of very pointed and practical tips.



1. This is a tip I practiced faithfully when I was a young professional, and then a newly-divorced mom – when money was a little tighter than it is for me now. I reminded myself that my mileage reimbursement checks were intended to address the *full* cost of driving my car, not just the immediate costs like gas and insurance; therefore, **I always saved half of my mileage checks**. I kept that money in a designated subaccount of my savings and protected it so that it was available for the costs of car repair, and then for a down payment on my next vehicle. The peace of mind and financial reserve that created was priceless. *I confess that since I have a better cushion built up now, I no longer maintain that habit, although I have no doubt it would still serve me well.*
2. **Finish at least a few things every day.** Sometimes I am so wrapped up in big never-ending projects that it seems like I never get anything finished. Finishing one or more finite tasks (send my newspaper column; write the email to volunteers; make the phone call(s) I've been putting off) gives me a feeling of accomplishment that helps me keep moving on those giant things.