

Are you ready (financially) for NEAFCS in Grand Rapids?

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I think we're all ready to be back together at a face-to-face annual conference this fall – the virtual conference was remarkably valuable, but it's not quite the same as being together. But on the other hand, are you financially ready? That might be another question. Some of you can skip this article, because your conference costs are fully covered by your employer. But others are responsible for part or even all the cost, which is not a small thing.



We're FCS professionals, so we know the drill: set the target amount you need or want to save and divide it into small chunks: \$100/month from February through November will give you \$1,000 to work with. It's simple. But depending on your situation, keeping that up all year can be difficult as you hit financial bumps in the road. There's no magic wand, but here are some ideas. See if any of them are useful to you.

- Make sure your lifestyle costs noticeably less than your income. Living "within" our means is not good enough; we need to live "beneath" our means if we want to get ahead. That could mean changing some things you've grown accustomed to, but it's worth it to build security, as well as to be ready for Grand Rapids.
- Involve your family. Your family members all have things they'd like to accomplish, too; instead of just saving for NEAFCS, consider expanding your monthly savings to include other family goals (new computer? redecorate a bedroom? weekend at a theme park?). How can making your savings goal bigger help? It's all in the motivation of your family members. Instead of grumbling about not going out for pizza, they may be enthusiastic, because it's helping the family reach important goals and they are included in those goals. If you have precocious children, they may even ask you: "why are you spending \$4 on coffee? Isn't our saving important to you?" Don't you love it when your children quote the plans back to you?!
- Make sure you also have a plan for periodic expenses (ex: car insurance every 6 months, or back to school costs). If you don't, those will derail your saving plan when they arise throughout the year.

I know – I'm preaching to the choir. You all know these things! So, I saved the best two ideas for last:

- Build a list of what you are looking forward to at NEAFCS in Grand Rapids and add to it throughout the year. And keep that list **VISIBLE**. Keep a bright-colored index card or sticky note in places where you might need a reminder – in your checkbook, on your computer monitor, with your credit and debit cards. That will remind you in moments of temptation. **AND** keep reading newsletters and other NEAFCS messages – those messages will give you more items for your list of what you're looking forward to.
- Recruit a "saving buddy." Find someone (in your state or elsewhere) to check in with regularly so you can stay motivated and on track! Maybe it's someone you're looking forward to seeing in Grand Rapids! Working toward a goal is easier when you have a partner.