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Phone: 775-345-3102

10 Years Later: The Path To Financial Wellness

Hello,

Daylight Savings Time began last weekend, a sure sign that spring is on its way. It's a season of renewal, and a time when our thoughts turn to reviving our health, looking forward to time spent outdoors, and recommitting to our health. We should also consider the idea of financial wellness as an important part of health.

The path to financial wellness involves creating a feeling of minimal stress about money, and confidence that you are on track to meet your future financial goals. Establishing a strong financial foundation of consistently living within your means, having an adequate emergency fund, and having little or no high-interest debt, all contribute to financial wellness.

Last weekend also marked 10 years since the S&P 500 lost over 50% of its value. For many investors, it was a scary time. But, as we look back at the 10-year bull run since then, there are a couple of lessons we can take away.

One is that, in general, and over time, markets tend to rise. In fact, research shows that no matter what increments of time are examined—days, weeks, or years—stock markets tend to go up roughly two-thirds of the time. The other important thing to remember is that it's time in the market, not market timing that will build wealth.

I can help you with a financial plan that can get you on the path to financial wellness and give you confidence in a strong financial future.

Please feel free to share these articles with your family and friends, they are excellent conversation starters.



Matthew Lee Greiner
Financial Advisor
Greiner Group Financial & Insurance Services
Solutions For You
775-345-3102
Matthew@ggfais.com
ggfais.com/Home.aspx





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