

# April Newsletter



## SICILIAN ROASTED CHICKEN

### Ingredients

- cooking spray
- 1 whole chicken, cut into 8 pieces
- 1 teaspoon salt
- 1 teaspoon ground black pepper
- 1 teaspoon ground paprika
- 1 teaspoon garlic powder
- 1 teaspoon dried oregano

### Directions

1. Preheat oven to 425 degrees F (220 degrees C). Grease a 9x13-inch pan with cooking spray.
2. Arrange chicken pieces in the baking pan. Sprinkle salt, pepper, paprika, garlic powder, and oregano over both sides.
3. Roast in the preheated oven until chicken is browned and the juices run clear, about 1 hour. An instant-read thermometer inserted near the bone should read 165 degrees F (74 degrees C).

## THE MONEY COACHES

### THINKING AHEAD

If you've been following our segments since the start of the year, you know we have talked about how to become financially healthy in 2023. The start of that had us exploring topics like: understanding your finances as a whole, setting up a budget, tracking your expenses, building an emergency fund, paying down debt and putting your savings on autopilot. This month, we are going to take things a step further with these four steps to making your money work for you.

1. Save for early retirement. This can be a controversial topic, but worth exploring, nonetheless. It's never too early to begin. By starting early, you are setting yourself up to benefit from the compound interest for a longer period of time. Some options to this include employer matched 401(K), traditional IRA's and Roth IRA's. If you are unsure where to look or how to go about this, send us an email. We'd be happy to walk you through the option that could be best for you.

Continued...

## SAME INFO, NEW

## ACCESS

We've upgraded our website! All of our content is now behind a paywall. If you are receiving these benefits thanks to your employer, look for a separate email with access instructions. As always, we thrive on serving you and all of your financial needs.





## Thinking Ahead Continued...

2. Pay bills on time or early. This is a big one because late fees add up. If you have never investigated what you and your family are paying each month in late payments, I encourage you to do so. In some instances, you might find they are hidden where you never noticed before. Remember, \$20 a month can turn into \$240 a year very quickly.

3. Renew your insurance coverage annually. Your medical insurance needs can change over time, so why would other types of insurance be any different? Is your family covered with adequate home or renters' insurance? What about your auto insurance? Discounts change when your situation does which could mean major savings for your family. And lastly, life insurance because protecting your family is worth it.

4. Live on less. We can't preach this one enough. You can't squeeze blood from a turnip, and you can't pay bills with an empty bank account. Did you know, we offer special resources that help you analyze what's coming in so you can adjust what's going out?

Most of these steps probably aren't new to you. But life gets hectic and people get busy. When that happens, old habits tend to surface and a reminder every now and again can mean the most for you and your family. That's what we're here for.

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**"Overthinking is the BIGGEST waste of human energy. Trust yourself, make a decision, and gain more experience. There is no such thing as perfect. You cannot think your way into perfection. Just take action."**

S. MCNUTT

