



**FULLCIRCLE**  
FINANCIAL

## Happy "Newish" Year

Hello Rebecca,

Have you heard about the trend of celebrating the new year early on social media? It seems that people are getting a head start on setting their goals for 2024. While it may seem a bit premature, this idea of proactively planning for the year ahead has caught on and is worth considering. But before we dive into the future, let's not forget a few important financial tasks we should wrap up before the end of 2023.

Planning ahead is key to financial success. By setting clear goals and mapping out a strategy, you'll be better equipped to navigate the challenges and take advantage of opportunities that may come your way. Reflecting on your financial achievements and setbacks from the past year will help you identify areas for improvement and define your priorities moving forward. Plus, tackling important tasks now will ensure you start the new year on a strong financial footing.

So, what can you do to wrap up the year right? Let's sit down and discuss your financial situation in more detail. Together, we can review your investments, retirement savings, budget, and any necessary adjustments or opportunities before the clock strikes midnight on December 31st. Don't miss the chance to begin 2024 with a solid financial plan.



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*Thoughtful Wealth Management Starts with a Conversation*

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In the meantime, I encourage you to read and share these articles to stay informed about popular financial topics.



## Happy Newish Year!

Nov. 17, 2023



Your 2024 glow up starts now

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## 3 tax changes you need to take care of before the end of this year

Nov. 6, 2023



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## The Rules for Holiday Spending This Year (No. 1: Wait 'Til December)

Nov. 22, 2023



When to hit the stores, how to pay and what to watch out for.

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## 6 Hacks To Keep Your Holiday Spending On Track

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