

## Organize your finances in 6 easy steps

### 1. Identify your goals

Before you can make progress with financial goals, you need to identify what they are. Do you want to buy a home? Go back to school? You are much more likely to achieve your goals if you clearly define them and put them in writing.



### 2. Start tracking your expenses

Before committing to a budget, track your spending for a month. This will help you identify where you should cut back and set a goal that is achievable.

### 3. Commit to no spending days

Plan a no spend night or a no spend weekend. Use this time to find money-saving hobbies you enjoy, such as learning to make your favorite restaurant meal at home.

**Continued on the next page.**



### Employees Celebrating Anniversaries:

Debra Horne	34 years
Angie Flyte	18 years
Marcie Falcone	1 year

**Congratulations!**

**All offices & departments of  
The Milford Bank will be closed on  
Monday, February 19th  
in observance of President's Day**



The Milford Bank Foundation has contributed over \$15,000 to several community groups including: Arts in CT, Beth-El Center, Boys & Girls Club of Milford, Department of Human Services, Disabled American Veterans, Emerge, Good Shepherd Day Care Center, Kids Count, Literacy Center of Milford, Milford Education Foundation, Milford Family Resource Center, Milford Prevention Council, Pantochino Productions, Rape Crisis Center of Milford, REACH Out Project, Sterling House Community Center of Stratford, Stratford Academy PTSA, TEAM Inc., The Shorehouse Project and United Way of Milford.

The Milford Bank Foundation was established in 2003 to support charitable, health, public safety and education initiatives in communities served by The Milford Bank.

**Organize your finances (continued from page one)****4. Fast-track payoff goals**

Instead of saying, "I am going to pay off all my debt this year," set a goal that is reasonable. At this time, maybe you can only afford an extra \$50 each month. Set that goal and stick to it. Set up an automatic payment for each month so you do not think about it for the rest of the year.

**5. Cut back on bad money habits**

Identify at least one bad money habit—eating out too often, paying full price for clothing, or spending too much at the salon or spa—and get that expense under control.

**6. Automate good habits**

If you want to repay debt or save more for retirement, automate those debits. Do it while you are motivated to achieve your financial goal, before it gets lost in the shuffle.

Looking for more ways to save money, get debt under control or save for retirement? Visit our Learning Center at [learningcenter.milfordbank.com](http://learningcenter.milfordbank.com). You'll find tips, worksheets and case studies on a wide variety of financial topics. Or, give us a call. We're here to help with all of your financial needs.

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**February Facts:**

The 2nd month of the year brings us George Washington's Birthday, Valentine's Day, and the shortest month of the year.

**Here are some fun facts about February:**

- February frequently occurs in lists of the most commonly misspelt words in the English language.
- February is the only month that can pass with no full

moon. This will occur this year.

- The birthstone for February is amethyst. The birth flower is the violet or iris.
- The ancient Greeks believed that amethyst protected the wearer from drunkenness.
- In the USA, February is National Pet Dental Health month. It is also Hot Breakfast month.
- Astrologers believe people born in February are virtuous and modest.



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 Expires June 30, 2018*