Hello again,

What a great 4 months! As most of you probably know, I have a good reason for delineating this particular year in trimesters.  Megan and I are expecting our first little one this September!  So I will most certainly be discussing Educational Savings Accounts.

Nice first paragraph!

Anyway, the overall market has performed the expected 6.21% at this point year-to-date per Google Finance.  I hope you are all investing or paying off debt so that you can take part in the Great American Capitalist Machine while it’s still around. Contrary to current political thought, I do not think the world will go to hell in a handbasket come November. It did not happen with Brexit, and it will not happen now!

For those of you with investment dollars who are a little timid to get into the mix, I will be releasing a new offering soon so talk to me about investing the next time we speak.  I'm excited to keep teaching and building fun Excel spreadsheets for all of you.  On that note, please let me know if you use Google sheets.  I want to make sure I am serving all different platforms. In this technological day and age, there is no reason that we can't figure something out.  I try to keep your monetary story as up-to-date as possible, but I need your help.

We are about 6 months into fiscal fundamentals for the majority of you, so I want to find out if it has been helpful.  If it is not working for you, please let me know so I can stop spamming your inboxes and do something productive while Megan is at work or asleep after being up with the baby all night :).  Additionally, you should be halfway to your annual net worth goal at this point, so if you are not, we need to fix something, change something, do something.  As I meet with each of you, we will talk about ways to keep wisdom at the center of the money game.

Ok, ESAs. I think they are a great college savings option due to their tax advantages and the multiple options for investment choices.  Some of the major brokers do not have them, strangely, but USAA is who I will probably use.  Just see if your existing banks have it and shop around.  I'll let you know after I do some more research what deals exist. Remember, invest early and often, and do not sacrifice your children's college fund for a year's worth of starbucks.  Money is still essentially a trade-off; don't give up what you want most for what you want now.

Lastly, make sure you are off those credit cards.  It has been saving me 300 bucks a month for the last eight months.

Stay classy my friends,

Michael

I made quite a few changes to the other paragraphs.