

How to Celebrate Financial Wins

You're Winning!

You and your spouse are working toward many big financial goals – and you'll need to find a way to keep yourselves on the right track and motivated throughout the process. The best way to do this? Celebrate your financial wins! Use the Five Ws to celebrate your wins the right way.

| Who?

You and your spouse, of course!

| What?

Your financial win. When you set a big goal, break it down into manageable pieces. Then, when you reach one of your pre-determined points, take a moment to step back and celebrate that progress. It's important to recognize what you've accomplished.

| When?

Start planning for your financial successes now! Work together so you can determine what makes sense for your situation and what you'll do to celebrate.

| Where?

Write down your goal and what it is you'll do to celebrate when you achieve a financial win. Then put that somewhere you'll see it often. Seeing these things will help keep you motivated between wins.

| Why?

Celebrating financial wins helps you realize all the positive progress you're making with your money. Reaching big goals takes a lot of work and dedication – and with many goals, they take a long time to fully reach. If you can celebrate all the progress you make and recognize your wins, you're more likely to stick with it and achieve that ultimate goal you've set for yourself.

Suggested Ways to Celebrate Your Wins

Choosing what your financial wins look like or will be can pose a challenge. You and your spouse need to agree that what you do to celebrate your progress is worth delaying your overall, ultimate goal by just a little bit. You need to choose something that is important to both of you, and something you'll both really enjoy as your reward for all your financial progress and hard work.

If you need some help getting started, consider these ideas to use as your celebrations for financial wins:

- **Try a new restaurant.** Make a list of places you've been wanting to try. Each time you earn yourself a financial win, choose one of the places on your list and have a date night. (Tip: Check out the menus of the restaurants online before you go out and make sure the prices can fit within a budgeted amount for your financial win – and even decide on what you'll order before you go.)
- **Enjoy a weekend trip.** Keep it affordable by staying local and driving, and plan for your activities to be self-guided tours around the city or town you visited. If you love the outdoors, make it a camping trip.
- **Create a wish list.** Record items that you have cut out of your regular budget in order to put more money toward your financial goals. Each of you gets to choose one item off the list to purchase when it's time to celebrate. Put a price limit on the list; for example, agree that no items can exceed \$25 so your total spend for your win is no more than \$50.
- **Treat yourself to an experience you both enjoy.** Allow yourself to buy tickets to an event. Go to a concert or comedy show. Schedule a couples' massage.
- **Take a vacation day.** If you have trouble taking money you could put toward your financial goal in order to celebrate a financial win, consider treating yourself in another way. You can both take a day off work and spend the day doing whatever you want: binge watching Netflix, going for a long hike, cooking a fancy meal at home, or just enjoying being out and about when everyone else is at work.

Disclosure

Abacus Wealth Partners, LLC (Abacus) is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"), with its principal place of business in the State of California. Registration as an investment adviser does not constitute an endorsement of the firm by the SEC, nor does it indicate a particular level of skill, training, or ability.

This material is for educational use only. Information obtained from sources is deemed reliable, but there is no representation or warranty as to its accuracy, completeness or reliability. All information is current as of the date of this material and is subject to change without notice. Nothing herein should be construed as a solicitation, recommendation/investment advice, or an offer to buy, sell, or hold any securities or other investments or to adopt any investment strategy. The investment or strategy discussed may not be suitable for all investors. Investors must make their own decisions based on their specific investment objectives and financial circumstances.

Past performance is not indicative of future results. Readers of this information should consult their own financial advisor, lawyer, accountant, or other advisor before making any financial decisions. More information about Abacus' advisory services and fees can be found in its Form ADV 2A and Client Relationship Summary ("Form CRS"), which are available free of charge and upon request.