

Good financial habits = a better lifestyle

As the premier representative body for financial brokers in the country, Financial Broker are extremely proud to be the sponsor of the 2019 Run in the Dark events in Ireland. We were really drawn by Mark Pollock's mission to inspire people to build resilience and collaborate with others so that, together, they achieve more than they thought possible.

In a financial context, this is exactly what Financial Brokers are doing every day too. We help our clients to achieve their dreams and the lives they want to lead through careful planning, excellent financial habits and the guidance of an expert Financial Broker. As Duncan Duke, President of Brokers Ireland said when commenting on the partnership with Run in the Dark: *"We're proud to collaborate with Mark Pollock and his colleagues on Run in the Dark 2019. There are fantastic synergies between Run in the Dark which endorses wellbeing and exercise and our Financial Broker brand which offers consumers a go-to site for financial planning and guidance. Studies show that good financial planning leads to people feeling more confident and having a greater sense of wellbeing and positivity about their financial futures"*.

We believe in the importance of a well-constructed financial plan as the foundation to a brighter financial future. We also believe in the importance of good financial habits as a cornerstone of achieving identified financial goals and resilience in order to deal with any shocks along the way. But what do we mean by good financial habits?

- **Family budgeting:** Research consistently shows that people who track their spending end up spending less. People quickly realise the small (and not so small) amounts of money that are frittered away – the extra cup of coffee bought every day, the TV subscription that is never actually used, the extra takeaway meal that is being ordered. Tracking your spending over a period of time and then setting a budget ensures less money wasted and more saved for the things that really matter – your next holiday, a new car, the kids' education or maybe a better retirement.
- **Manage debt carefully:** Your Financial Broker will usually quickly zoom in on your debts. We see so much money wasted on senseless debt, particularly credit card bills. This is where we will quickly try and put manners on you! We'll also discuss different debt reducing strategies that will help you get rid of debt quicker and help you achieve a lot more with your money.
- **Control your spending:** There is nothing worse than living "hand to mouth". As payday is only beginning to draw near, you can feel your pockets empty. Living beyond your means is a road to ruin. Yes, it may mean some hard choices, but these are choices that must be made in order for you to get a grip on your finances and to free you to live life to the full without worrying about money all the time. Spending less but free of money worries is a happier life than living beyond your means and being stressed about money all the time.
- **Stick to the plan:** Mark Pollock talks about the importance of collaboration and we really believe in this too. Achieving financial freedom is very difficult on your own. We believe that through collaboration with a Financial Broker, you will receive the guidance you need to ensure your finances enable you to achieve the life that you want to lead.

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Achieving your goals in life requires a few important steps. First of all, you must actually identify and articulate your goals - you need to be able to internally visualise them. Once you are clear on what you want to achieve, the next step is to have a plan to get there. You then need to implement the plan and get to work. And then over the following weeks, months, years or even decades, you need to keep sight of the plan, listen to a trusted guide and take corrective action where necessary.

This applies to all aspects of your life. When it comes to your finances, your Financial Broker is that trusted partner. When it comes to your running, good habits are critical too. While we don't profess to being running experts, we do know the positive impact that good diet, regular training, taking care of your body and rest will have on your running. Good habits lead to better lives. We believe that your efforts to live healthily will lead to you achieving your goals at Run in the Dark on 13th November.

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