

Start Building Your Financial Future Today

4 Tips to Set You on a Path to Wealth That's in Your Control

When it comes to your finances, there are a lot of things you can't control: the stock market; your job security; the economy. Don't let what's out of your control keep you from building the wealth you deserve. At [WorthPointe](#), we make the most of what's in your control so that you can live your present without worrying about your future. Get started with these 4 steps:

I. **Get organized.**

Organizing your assets now gives you the control and flexibility you will need later.

- **Create a realistic budget.** Don't skip the details. Take into account recurring expenses like your mortgage, loan payments, subscriptions, as well as the one-time expenses that add up. This is a great time to look at needs vs. wants. Only when you've established a realistic budget can you evaluate what's appropriate for investments in your future.
- **Track spending.** A budget is just a formality if you're not tracking your spending within it. Websites like [Mint](#) or [WorthPointe 360](#) allow you to hook your accounts up to one central place, while apps like [Expensify](#) and [Shoeboxed](#) make receipt tracking and expense itemization simple.
- **Understand your taxes.** The dread of tax season is alleviated when you stay organized throughout the year. The best way to do that? Understand how taxes work, from managing multiple income streams to making the most of deductions. An app like [Bloomberg's BNA Quick Tax Reference App](#) is a great tool to keep in your back pocket.
- **Purge paperwork and consolidate accounts.** Ditch the filing cabinet and opt for electronic statements. Consolidate accounts where you can to take advantage of rate perks.

2. Get it in writing.

A plan in your head is about as reliable as a piece of string on your finger.

- **Document your financial plan** The key here is to get it out of your head and written down -- physically or digitally. Keep a document that includes your budget, spending, and information on all of your accounts, from loans to investments; trusts to business accounts. Make your goals clear.

3. Build in accountability.

Nothing beats being held accountable by those who won't let you fail.

- **Family members.** You're planning for a family; make sure you get their buy in. Include them in the decision making; keep them on board.
- **A financial advisor.** Find an advisor you can trust: one who helps you put the best goals in place for you, and is dedicated to seeing you reach them.

4. Put it on autopilot.

- **Streamline bill pay.** Automate recurring transactions so you don't have to think about it at each calendar turn.
- **Manage your accounts from one dashboard.** Rope all those accounts -- from banking to loans; investments to HSAs; business to personal -- under one roof (with one password). Tools like [WorthPointe 360](#) can do the job for you.

Where can you get organized, design a documented plan, build in accountability and streamline your entire financial future?

With WorthPointe.

[WorthPointe](#) is a fee-only financial planning firm built with you in mind. We base our business on our relationships, partnering with our clients to establish a long-term plan that sets you up for success. Our [Certified Financial Planner™ professionals](#) customize their services to you and your budget, so you can live out your present stress-free, knowing you are building your financial future.