

Dear Guest,

What delights me most about being named one of Minneapolis/St. Paul Business Journal's 2008 Forty Under Forty is that I was given the award for my commitment to my clients and improving their lives. I'm always excited when I can make a difference for someone. I hope the 39 tips inside will give you some fun, new ideas for your life and I'm excited to hear the tips you have for me. Thank you for celebrating with me.

WIPFLI
HEWINS
Investment Advisors LLC

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What can
you do
under 40?

Tips for Changing Your Life & Others

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Under 40 Cents a Day

1. Teach a child the value of saving money. Teach them how money adds up over time by giving them small amounts that they can save.
2. Get your bike tuned up. I'm a big fan of bicycling: the motion, the fresh air, the scenery. If you haven't hopped on yours in a while, humor me and take a spin around your neighborhood. You'll be surprised.
3. Take yourself or your family out for a great experience. Of course I want people to save money, but not to the degree that they skimp on memorable experiences with family and friends.

Under 40 Seconds a Day

4. Switch your focus. I learned this from my father who always knew when to switch his focus from business to family. It only takes a moment to bring your full attention to where you are at the moment and it's very powerful.
5. Plan your financial future. Under 40 seconds a day is less than 4 hours a year, which is enough time to sit down and list your short and long-term goals.
6. Create an account to hold your financial safety net and plan ways to put extra cash into this fund until you have 3-6 months of expenses in it.
7. Give a compliment.
8. Share a budget goal with a family member. When your family is aligned on the vision of your budget it becomes much easier to stick to.
9. Visualize your future. Once you know your financial goals and the personal values behind them, it's important to touch on them often to stay inspired and committed.
10. Review your financial plan with an expert. In a couple of hours we can find out if your spending and savings are in line with your goals.
11. Save for your future. It only takes an instant to decide not to make that impulse buy.

Under 40 Minutes a Day

12. Get in shape – being physically fit feels good.
13. Connect with your family. If you only have one 40-minute chunk available, take a walk and connect while getting in shape.
14. Put someone else first.
15. Put yourself first; sometimes the most important action you can take is to take care of yourself so you're more available to others.
16. Prepare. Too often in today's fast paced world we find ourselves rushing from activity to activity. Slowing down and taking time to prepare for your next task saves you time and effort in the long run.

Under \$40 a Month

17. Go someplace new and try out a new activity, whether it's the Opera or the Children's Museum.
18. Increase your retirement plan or IRA contribution if you're not at your limit.
19. Catch a Saint Paul Saints game. I may be partial to this because I'm a huge baseball fan, but the combination of community, sports and fun is a win in my book.
20. Pack a picnic and visit a local park.

Under 40 Minutes a Week

21. Start or deepen a spiritual practice.
22. Connect with a friend. "Networking" is tossed around as a must in professional circles, but it's also great to take a few minutes and just catch up with someone you've been thinking about.
23. Manage your budget. Sit down with your expenses and what you'd planned and check in to see if you're on track with your goals.
24. Go through your paperwork. Some of us really let financial paperwork build up. You'll feel more clear-headed if you go through that stack and handle or file those items.
25. Learn something new.

Under 40 Minutes a Month

26. Plan for the unexpected. Take a few minutes to determine if you have the savings and structure in place to support you if your life changed dramatically.
27. Compare your budget with your goals. We can't adhere to a budget that's outdated after our goals change. Are you still spending and saving in line with your vision?
28. Create a legacy. Talk to your financial planner about what you're building to last.
29. Clean out a messy corner. We all have some place in our lives, whether a physical closet or drawer or a relationship that became cluttered, that we could clean up to feel better and have more mental energy. It's worth the time investment.
30. Increase the amount you save. Look at your budget like a game; is there something you could do to save more?

Under 40 Minutes a Year

31. Update your retirement plan with your financial planner.
32. Create or update your goals for the next 5, 10 and 20 years and post them where you can see them often.
33. Talk to your spouse, partner or children about the importance of having a financial plan that matches your goals and how the plan makes it easy to reach those goals.

Under \$40 a Week

34. Invest in yourself. Consider taking a course that will improve your situation professionally or help you develop in an area of interest.
35. Donate to charity.
36. Create a dream fund so you won't use credit the next time you find a big-ticket item you want.

Under 40 Hours a Month

37. Play a sport.
38. Practice for your retirement. Pick up or expand a hobby that you love.
39. Change a life. It could be your own, your child's or some other person or cause you believe in deeply, but you'll find that any sustained effort over time can change habits, build strength and alter the course of a person's life.

40. Give Nate a tip! Fill in the blank:
