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Time for a financial checkup!

A changing life leads to changing finances- make sure you're up-to-date

For most of us, checkups are a regular part of life. Dental visits, auto maintenance appointments and even glances in the bathroom mirror all help us monitor performance and catch potential problems and assure that all is – or will be – well.

What's true of teeth, engines and grooming is also true of finances: regular checkups are recommended. Why? Changes both great and small affect the strategies people have developed to help achieve their financial goals. Unfortunately, too many people act as though once their financial program is in place their work is done. This isn't so.

As a general rule, Thrivent Financial recommends that you review your financial program at least once each year. Certain life changes – the birth or adoption of a child, a change in marital status (married, divorced, widowed), the death of a family member or changes to your health – should serve as reminders that a financial tune-up is in order.

Other changes in personal economics can also have a huge impact on financial programs. These may include shifts in employment status or salary (e.g. loss of job or a pay cut/freeze), home ownership changes, significant changes in total assets or debt, the receipt of an inheritance, and tax law changes that can all make previous strategies obsolete.

If you have a do-it-yourself mentality, a number of print and electronic resources exist to help monitor your finances. However, most can benefit from the knowledge, experience and insight that financial services professionals offer.

Qualified financial professionals can help people evaluate their present financial strategies and keep abreast of new laws, regulations, products and economic developments. Even more important, financial professionals can challenge unrealistic assumptions people may have and help them overcome money management's greatest threat: procrastination.

To live is to experience change. How and where change will appear is impossible to predict, but a financial checkup is one sure way to help your financial objectives – and your sense of financial confidence – keep pace with all that occurs.

This column was prepared by Thrivent Financial for your local representatives' use. Thrivent Financial is represented in the Chelsea area by Thrivent Financial – Chelsea Group, which includes FR Eric VanHevel at 1250 S. Main St., Ste. 1B, Chelsea, MI 48118, (734) 385-7435, and FR Amy VanHevel at 1250 S. Main St., Ste. 1B, Chelsea, MI 48118 (734) 385-7435.

About Thrivent Financial

Thrivent Financial is a financial services organization that helps Christians be wise with money and live generously. As a membership organization, it offers its more than 2.3 million member-owners a broad range of products, services and guidance from financial representatives nationwide. For more than a century it has helped members make wise money choices that reflect their values while providing them opportunities to demonstrate their generosity where they

live, work and worship. For more information, visit [Thrivent.com/why](https://www.thrivent.com/why). You can also find us on [Facebook](#) and [Twitter](#).

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