



NOVUS WEALTH GROUP

DECEMBER EDITION



MESSAGE FROM YOUR TEAM

As we close out 2024, now is the time to finalize any last-minute tax moves and ensure you're ready for a fresh start in 2025. This month, we're discussing retirement contribution deadlines and a special guide for setting achievable financial goals for the New Year.

Wishing you a joyful holiday season and a prosperous New Year!

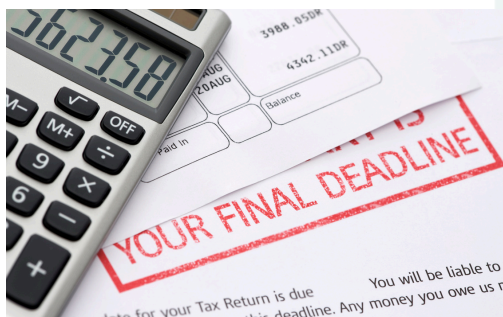
*Warm regards,
Novus Wealth Group*

KEY FINANCIAL DATES FOR NOVEMBER



DECEMBER 25: CHRISTMAS DAY

Whether it's a year of giving or saving, we hope you find joy in your financial journey. Consider gifting your loved ones with contributions to savings or investment accounts—gifts that keep giving.



DECEMBER 31: END-OF-YEAR FINANCIAL DEADLINE

Make sure all contributions to your retirement accounts (401(k), IRA, etc.) are completed by this date to take advantage of tax benefits.

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SPECIAL GUIDE: SETTING FINANCIAL GOALS FOR 2025

1) REFLECT ON 2024

Take some time to review your financial wins and areas for improvement from this past year. What worked? What didn't?

2) SET CLEAR GOALS

Make your goals specific and measurable. For example, "Save \$5,000 by June for a down payment," rather than a vague "save more money."

3) AUTOMATE SAVINGS

Set up automatic transfers to your savings or investment accounts. This takes the guesswork out of saving and ensures you're consistently working towards your goals.

4) REBALANCE YOUR PORTFOLIO

After a year of market fluctuations, it's a good idea to review your investment portfolio to ensure it's still aligned with your risk tolerance and financial goals.

5) REVIEW INSURANCE COVERAGE

As your financial situation evolves, so too should your insurance policies. Make sure your coverage still meets your needs, including life, health, and property insurance.

FINANCE TIP OF THE MONTH

MAX OUT RETIREMENT CONTRIBUTIONS

Before the year ends, make sure you've maximized your contributions to 401(k)s, IRAs, and HSAs to take full advantage of tax-deferred growth and any employer matching programs.


FUN FINANCE FACT

Did you know? Nearly 40% of Americans make New Year's resolutions related to their finances. Yet, only 8% actually achieve them. Setting realistic and measurable goals can help ensure you're among the successful few!

WHAT'S COMING NEXT YEAR?

In January, we'll kick off the year with a focus on financial wellness, including a comprehensive guide to budgeting, saving, and investing for 2025.

Stay updated with our financial insights by following us on:

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