



## Common Centiments

musings from Marietta

### Spring Forward With A Fresh Start

As the days grow longer and the weather warms up, it's the perfect time to shake off the winter blues and embark on some spring cleaning! Beyond just tidying up our finances, refreshing our living spaces can breathe new life into our homes and rejuvenate our spirits.

From decluttering to deep cleaning, here are five spring cleaning tips to help you usher in the season with a sense of freshness and renewal:

1. **Declutter Your Living Space:** Start by tackling one room at a time and decluttering unnecessary items. Donate or recycle items you no longer use or need, and find designated homes for everything else.
2. **Deep Clean Your Kitchen:** Empty out your kitchen cabinets and drawers, wiping down surfaces and organizing items as you go. Clean out the refrigerator, defrost the freezer, and scrub down appliances for a fresh start.
3. **Refresh Your Wardrobe:** Go through your clothes and accessories, donating items that no longer fit or that you haven't worn in the past year. Organize your closet by category or color to make getting dressed easier.
4. **Organize Garage or Storage Spaces:** Sort through items in your garage or storage spaces, decluttering and organizing as you go. Invest in storage solutions like shelving units, bins, and hooks to maximize space and efficiency.
5. **Digital Decluttering:** Organize digital files on your computer, delete old emails and unnecessary apps from your devices, and back up important data to the cloud or an external hard drive. Streamlining your digital life will help reduce stress and improve productivity.

By tackling even some of these tasks, you'll create a clean and organized environment that promotes a sense of calm and well-being in your home and life.

Tripp Boyer, CFP® – David Ramey, CFP®, Partners at Boyer Ramey Wealth Management Group

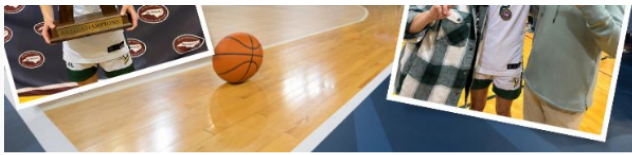
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## Centsational News

wisdom from the watercooler





The Boyer's son Cole will be graduating high school as a 2 time back to back State Champion in basketball. Congratulations and best wishes as you head off to college.

## Centsible Articles

no-nonsense financial news



### Can Your Personality Influence Your Portfolio? New Research Points to Yes

In one study, three finance professors (Dr. Zhengyang Jiang from Northwestern University's Kellogg School of Management, Cameron Peng from the London School of Economics, and Hongjun Yan from DePaul University's Driehaus College of Business) surveyed more than 3,000 members of the American Association of Individual Investors — a relatively sophisticated group of market participants. These researchers examined correlations between five personality traits and the investors' market expectations and portfolio allocations.

[Read Full Article](#)



### How Savers and Spenders Can Meet in the Middle

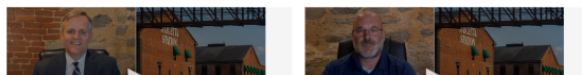
Couples who have opposite philosophies regarding saving and spending often have trouble finding common ground, and money arguments frequently erupt. But you can learn to work with — and even appreciate — your financial differences.

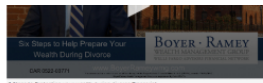
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## Common Cents Cinema

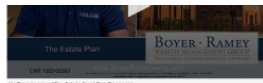
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