

GOOD LIFE NEWSLETTER

GOOD LIFE TRACKER

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As we head into the final stretch of the year, it's a great time to schedule your annual review if you haven't yet. These meetings are a chance to look back on your progress, make any needed adjustments, and ensure your financial plan is ready for a strong start in 2026. [Schedule your review today!](#)



MARGIE'S MOTIVATION

"Your talent determines what you can do. Your motivation determines how much you're willing to do. Your attitude determines how well you do it."

- Lou Holtz

WHAT'S NEW ON YOUTUBE ANTHONY'S THURSDAY THOUGHTS

[Power Points: The Tax Strategy Everyone Forgets in Retirement](#)

[Power Points: Why a Roth IRA Beats a Roth 401\(k\)](#)

[Power Points: Big Medicare Prescription Changes Ahead](#)

[Power Points: Why Minnesota's Medicare Plans Are Playing Catch-Up](#)

Watch More!



Check out Anthony's article of the month: [America's inflation is back at 3%. That's higher than normal but not out of control](#)



AMY'S ADVENTURES

The Art of Affordable Adventure: *How to Save (and Plan) for Your Dream Trip*

Start small

I opened a travel fund and made regular deposits, treating it like any other bill. When tax season rolls around, I add part

of my return too. If I get a little extra money, like a cash gift or a rebate, I add it straight to my travel fund. It's amazing how quickly those contributions build up.

Be flexible

I like to book early to keep my options open, but I always check partner airlines to see if the same flight is cheaper elsewhere. Google Flights and Skyscanner are my go-tos for comparing deals. Shifting your travel dates by just a few days or flying into a nearby airport can make a big difference. Traveling during the off-season or shoulder seasons can also save you hundreds. With a little planning, flexibility becomes your best money-saving tool.

Choose your adventure wisely

Sometimes the best savings come after you land. Trains or rental cars can be more affordable than multiple flights and give you the freedom to explore smaller towns along the way. In larger cities I rely on public transportation and usually grab a 3-day or 7-day pass. And if it's my first visit, you'll probably find me on a free walking tour getting to know the city.

Remember: Adventure isn't about luxury, it's about curiosity and intention. Whether your next journey takes you across the world or just across the state, it starts with thoughtful planning and a bit of creativity. If you want to make travel part of your financial picture, from vacation funds to retirement goals, let's talk about how to get you there.

CHARITY SPOTLIGHT

Children's Minnesota

Children's Minnesota is a not-for-profit pediatric health system dedicated exclusively to children from before birth through young adulthood, offering highly specialized, family-centered care and leading in research and education. This November, we're excited to support them through our volunteer event where we'll assemble thoughtful care packages to support families and young patients at Children's Minnesota during their time of need.



JEFF'S LIFE LESSON:

The Root of All Evil (It's "Not Money" but It Is a Life Lesson)



We've all heard that "money is the root of all evil," but the truth is—it's not money, it's our emotions. In this month's blog, Jeff shares how to stay calm and confident through market ups and downs so your financial plan supports your life—not the other way around.

Read Here

ERIN'S EVENT COLUMN



Community Kit Build: Supporting Children's Minnesota

NOV 12 11-12:30pm

RSVP

Keeping It in the Family: Steps to Meaningful Legacy Planning

NOV 19 12pm

Register

Let's Connect!



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