

Frequency Friday

WEEKLY TIPS FOR YOUR WELL BEING

WANT VS. NEED

One of the most basic concepts when it comes to saving money is that we must learn how to determine our needs and wants. No matter where you seek financial advice, you'll see or hear that seemingly simple concept over and over again.

At first glance, it does seem simple. Our needs are the things we must have to sustain us day to day: food, shelter, clothing, personal care items, and in most cases safe, reliable transportation. Just about everything else can be classified as a want (though might seem like a need) – entertainment, electronics, leisure travel ... the list of things we want is potentially endless. But even within the needs category, the lines can blur. We must have food every day, but we don't need to dine out to get it. We must be fully clothed to go out in public, but we don't need the latest fashions to stay within the bounds of decency.

We've become a culture of want, addicted to the rush of newness and convinced it's the road to happiness. So how can we stop wanting so much, and appreciate simply meeting our needs? Here are a few ideas.



Take Inventory: Look around and evaluate everything you already have. Chances are you're far exceeding your basic needs in almost every area. Work on cultivating a grateful attitude and appreciating relationships and experiences, more than material things.

Avoid Temptation: Advertising — in all its forms — is designed to make us want. Avoid it as much as possible by unsubscribing from retailers' promotional emails, recording television shows and skipping through commercials, and carefully choosing the online content you consume.

Practice the One-In-One-Out Rule: Successful minimalists live by this concept. It simply means that any time you bring a new item into your home, you must get rid of one that's the same or similar. So, new pair of shoes, old pair of shoes out. It will be easy at first, since most of us have plenty to get rid of. But as you pare down your stuff to items you truly value and enjoy, you'll be less inclined to toss them for something new. One-in-one-out is an effective tool for managing needs vs wants.

Factor in Hidden Costs: Often we purchase something new without thinking of the additional costs we'll incur as a result. The fancy new phone sure looks fun, but does that new data plan fit with your budget? When you stop to think about the total cost of something, you might discover you're perfectly content to keep what you already have until you truly need something new.

When you start thinking about potential purchases in terms of needs and wants, you'll start making more thoughtful buying choices. Another helpful trick is to think about potential purchases in terms of hours worked. Once you figure out how many hours of your labor it takes to purchase an item, it might not be so appealing after all.

Important Deadlines

Tax Talk!

APRIL 15TH

Form 1120 Corporate & Trust/Estate Deadline

2021 Form 1040-ES due

APRIL 30TH

Form 1120 Corporate Deadline

1st Quarter 2021 Payroll Reports - Form 941 & RT-6

MAY 1ST

FL Annual Report Deadline

FL Corporate Return Deadline Form F-1120 for C-Corporations

MAY 17TH

Individual deadline/ Extension Filing Due

2020 IRA contribution deadline

IRS Refunds:

The IRS has announced that refunds are being delayed and to check [IRS.gov/refunds](https://www.irs.gov/refunds) for updates. **The IRS has stated that it could take 10-12 weeks for refunds to be processed.**

Marketplace Insurance Updates:

Under the American Rescue Plan, individuals can apply for Marketplace Insurance through [Healthcare.gov](https://www.healthcare.gov). ARP increased the eligibility for financial assistance to help pay for Marketplace Coverage. If you have coverage, you should log in between **April 1st - May 15th** to see if eligible for increased subsidy. If you would like to apply for new coverage, you should apply on or before **April 1st**.

SBA EIDL Loan Increases:

Earlier this week, the SBA announced that they will increase loan limits on existing SBA EIDL loans. To request the increase, you should follow these instructions:

- Send email to CovidEIDLIncreaseRequests@sba.gov
- Use subject line "EIDL Increase Request for [insert your 10-digit application number]"
- Be sure to include in the body of your email identifying information for your current loan including application number, loan number, business name, business address, business owner name(s), and phone number.
- Important:
 - Do not include any financial documents or tax records with your initial request. You will receive a follow up email notification if we need additional documents.

MINDSET.

IT IS ALL ABOUT MINDSET.

FROM THE MOMENT YOU
WAKE UP TO THE MOMENT
YOU REST YOUR HEAD AT
NIGHT.

EVERYTHING IS UP TO YOU.

YOUR EMOTIONS, YOUR
THOUGHTS, YOUR
PERCEPTION, YOUR
REACTIONS.

EVERY MOMENT.

Business Spotlight

INTRODUCING COSMIC CRYPTO GIRLS, LLC
A NEW BUSINESS AND NEW CLIENT OF DISALVO & ASSOCIATES, PLLC

We are excited to announce that the author of the Cosmic Mojo column, Hattie Parker has launched a new business with her partner Darlis Mayes!

Given the recent 2021 surge in value of Bitcoin and other crypto currencies you are likely to be aware crypto is "trending." If you are inspired to learn more about crypto, you are in luck.



Hattie Parker, Astrologer/Numerologist
Darlis Mayes, Akashic Records, Consultant & Teacher

Free Intro Session!

They are in the process of launching a new crypto focused business named Cosmic Crypto Girlz. They are both experienced and excited about crypto. Additionally they are in tuned with interpreting the "cosmic" nature of life.

ON SUNDAY APRIL 11 THEY
ARE OFFERING A FREE
INTRODUCTORY ZOOM
CALL.

Join Zoom Session!

[https://us02web.zoom.us/j/
5241590148](https://us02web.zoom.us/j/5241590148)

Meeting ID: 524 159 0148

Attend to learn crypto basics and to learn if the workshop would be right for you. The link to join the call is posted below. All are welcome. (Feel free to invite interested friends) If you are unable to attend the Zoom Meeting and wish to learn more please send an E-mail with the subject line: "Crypto Workshop" to Hattie@hattieparker.com

Get Your Cosmic Mojo On

WITH ASTROLOGER & NUMBEROLOGIST
HATTIE PARKER, MS,ED

NEW MOON: NEW BEGINNINGS AND INNOVATIVE INVESTING

On the evening of Sunday April 11, 2021 there is a New Moon. This monthly heavenly event has, throughout the ages, been deemed to be favorable for new beginnings. The awareness of this synchronicity relates to astrological stargazing that was started for the purposes of assuring survival. It dates to far back our human history when ancient people shifted from hunting and gathering to farming. When people became interested in maximizing growing cycles and they figured out that when there was no light (a New Moon) there would more moisture in the soil. Thus they chose to begin planting at a New Moon.

In April 2021 the New Moon is in Aries, the first (beginning) sign of the zodiac. At that time not only are the Sun and the Moon in Aries, there are four additional heavenly bodies in Aries. This means six out of a total of eighteen elements in the chart, or fully one third of the heavenly palette, favors new beginnings. Thus 4/11/21 is a New Moon is about new beginnings on steroids

For the past several weeks I have been encouraging readers to be re-evaluating their investment strategies. The astrological reasoning for this relates to the influence of Vesta, an asteroid that influences investing. She is the only heavenly body that is currently retrograding. This means she is giving a singular call for us to re-evaluate the arena she rules -- INVESTments.

Given the recent 2021 surge in value of Bitcoin and other crypto currencies you are likely to be aware cypto is "trending." If you are inspired to learn more about crypto, you are in luck. Look at the Business Spotlight article above for a FREE introduction to crypto seminar information.



We embarked upon the crypto path at the same time a couple of years ago. We have been delighted for it to have been profitable, and fun. We also have found it to be on the challenging side to learn to navigate.

We are offering a hands-on, in person, experiential workshop to support people in understanding the background and logistics for getting into crypto. It will be held **April 24 and 25** in Lake Worth.

TO LEARN MORE VISIT:

[HATTIEPARKER.COM/COSMICCRYPTOGIRLZ](https://hattieparker.com/cosmiccryptogirlz)