

WELCOME TO OUR

Quarterly Newsletter

we're so glad you're here!

A MESSAGE FROM THE ADVISORY TEAM

ANDREW R. BEAUDRY, CFP® & RYAN T. CUMMINGS, CFP®

Summer's all about soaking up the fun—not sweating over spending. Whether you're chasing ice cream trucks, planning day trips, or escaping with travel rewards, we've rounded up easy, breezy tips to help your wallet keep up with the sunshine. Let's make this summer a blast—without blowing the budget!

☀️ Summer on a Budget: Family-Friendly Tips

Summer memories don't have to come with a hefty price tag. With a little planning and creativity, you can enjoy a season full of fun without overspending.

🧠 Smart Summer Planning Includes

- Budget-friendly activities: Look for day trips, library summer reading programs, city-sponsored movie nights, splash pads, and free museum days.
- Homegrown fun: Host backyard campouts or coordinate potluck picnics with friends and neighbors.
- Flexible spending plans: Account for irregular income or surprise costs—like rising AC bills, child care, or spontaneous outings.
- Benchmark wisely: Review last summer's spending in your budgeting app or bank statements to guide this year's plan.
- Set activity limits: Allocate a set amount for fun—like beach trips, BBQs, or amusement parks—and consider using cash to curb overspending.

😊 Get Kids Involved

Turn budgeting into a teachable moment!

- Give them a small summer allowance with saving, spending, and giving categories.
- Let older kids help compare prices for family outings or travel planning.

Make Travel Rewards Work for You

If you're hitting the road or skies this summer, a little strategy with credit card rewards can go a long way.

Tips for Maximizing Travel Points

- Book smart: Use points for flights and hotels during shoulder season (early June or late August).
- Choose the right card: Look for cards offering summer-friendly bonuses like dining, gas, or travel.
- Avoid costly mistakes:
 - Watch out for blackout dates when booking with points.
 - Only spend what you can pay off to avoid interest charges.
 - Traveling abroad? Use cards with no foreign transaction fees.

Pro Travel Hacks

- Pick cards with perks like TSA PreCheck/Global Entry reimbursements.
- Some premium cards even offer rental car insurance or trip cancellation coverage—ideal for unpredictable weather.

☀️ Need a hand planning your sizzling summer without burning through your budget? We've got you covered! Whether it's building a custom spending plan or finding sneaky ways to save, reach out—we're here to help you keep your finances chill even when the temps are climbing. 😎🌿

Enjoy Summer



We understand that our recent newsletter prompted questions from several clients about whether certain information applied to them. Please know that not all updates or topics we share will be relevant to every individual. Our goal is to provide a wide range of information to keep all clients informed.

If you're ever unsure whether something pertains to your situation, don't hesitate to reach out—we're always here to help.



As a reminder we **cannot accept or open** photo attachments due to security concerns. Only PDF attachments are allowed, as they provide better protection for your information.

| Security Feature | PDF Attachment | Photo Attachment |
|----------------------------------|---|--|
| Encryption & Password Protection | Can be encrypted and password-protected to prevent unauthorized access | No encryption or password protection |
| Malware Risks | Can be scanned for malware, and links can be secure | May contain hidden malware or be disguised as other file types |
| Redaction & Content Removal | Can be scanned for malware, and links can be secure | Hard to redact; parts of the image can still be recoverable |
| Metadata Control | Can be stripped of sensitive metadata, reducing the risk of disclosing additional, potentially sensitive data | Retains EXIF metadata, which may reveal sensitive information (e.g., location) |

Why are we putting Security Questions in place?

We will ask **3 out of 5** of your security questions as an additional layer of protection to verify your identity and safeguard your sensitive information. In an era where cybersecurity threats are increasing, these questions help ensure that only you can access your account, even if your password is compromised. By implementing personalized security questions, we enhance account security, prevent unauthorized access, and provide you with greater peace of mind.

When will we ask you these Questions?

We will ask security questions in the following instances to verify your identity and protect your information:

- **Money Movement** – When requesting a withdrawal, contribution, transfer, or any changes to linked accounts.
- **Account Questions** – When inquiring about balances, transactions, or account-specific details.
- **Beneficiary Updates** – When making changes to designated beneficiaries on your accounts.
- **Profile Changes** – When updating personal information such as your address, email, or phone number.
- **New Account Setup** – When opening a new account or accessing certain financial services for the first time.
- **Sensitive Document Requests** – When requesting account statements or other confidential documents.
- **Third-Party Authorization** – When adding or modifying access for financial advisors, family members, or legal representatives.

These measures help ensure that only authorized individuals can access and make changes to your account.

Congratulations

Please join us in congratulating
Marissa & Shannon! 🎉

We're thrilled to share that both Marissa and Shannon have officially passed their Securities Industry Essentials (SIE) Exam! 🎓

This exam is a foundational milestone in the financial services world—demonstrating a solid understanding of core industry concepts and opening doors to future licensure and career growth. Their hard work, dedication, and perseverance have truly paid off, and we couldn't be more proud.

Way to go, Marissa and Shannon! 🙌🙌



Y O U R BREAD & BUTTER

 **Exciting news! We're now on YouTube**

Please subscribe to watch full episodes and get even more insights, now in video format. Share our page!

Join the hosts of *"Your Bread & Butter,"* Andrew R. Beaudry, CFP® and Ryan T. Cummings, CFP®, as they demystify the world of financial planning with engaging discussions and expert insights. Each episode is designed to empower listeners with actionable tips on budgeting, saving, and building wealth, making complex financial concepts accessible and relatable. With a blend of humor and down-to-earth advice, the show covers everything from retirement planning to tax strategies, making complex topics easy to understand. Whether you're just starting out or looking to refine your financial game plan, *"Your Bread & Butter"* equips you with the tools and knowledge to take control of your financial future.

Tune in to **YouTube, Spotify, iTunes or IHeartRadio**, for actionable tips and the motivation you need to achieve your financial dreams!

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