

# PERSONAL FINANCE NEWSLETTER



## Develop a Financial Margin of Safety

According to author and productivity expert, James Clear, the term “margin of safety” is an engineering concept used to describe the ability of a system to withstand loads that are greater than expected.

A margin of safety is crucial, not only in the world of bridges and construction, but also in many areas of everyday life. Having a “cushion” helps people deal with unforeseen problems and deal with life’s inevitable challenges. An example is shoveling a wide swath of snow from your driveway in case there is even more snow coming from another snowstorm before the first round of snow can melt. The way that people schedule their time is another example of the “margin of safety” concept. For example, if it takes 30 minutes on a day with “normal” traffic to get to work, you might leave 45 minutes ahead of time “just in case.” [Read more about developing a financial margin of safety in this blog post!](#)



## Save \$100 During the Saving Challenge!

February 1st marks the first day of our 30 Days of Savings Challenge. Participants in the challenge will save \$100 in just 30 days by making small daily deposits. This is a great

great hands-on activity to introduce to students and clients who are interested in saving more money. Participants who register for the Challenge will receive 4 weekly emailed savings messages. We encourage you to help make a positive financial change. [Sign up here!](#)

## Welcome!

The highs of the holidays might be crashing down for clients this month when the reality of their spending comes full circle in large credit card bills. Perhaps others have been impacted by the partial government shutdown. These can be hard financial times for families.

During [Military Saves](#) and [America Saves](#) we are again hosting a Savings Challenge and we encourage participants to use the saved money to start or supplement an emergency fund. Learn how you can get involved, below.

## Mark Your Calendar!

**FEB. Dispelling the Myth of the VA  
12 Home Loan**

**MAR. Landlord-Tenant Protections for  
12 Military Members**

**APR. Research and Tools for  
02 Supporting Military Transitions**

**MAY Gender and Finances  
28**

You can keep up with all of our resources and upcoming events by visiting our webpage!

[Click here!](#)