

**By Matthew Crider, JD  
Family Wealth Protection Attorney**

What are your resolutions for 2011? A majority of New Year's resolutions have to do with money and health—or more specifically, with saving money and losing weight. Unfortunately, most New Year's resolutions don't last through the first month of the year. But what if there were steps you could take in that first month, when you're still feeling inspired and motivated, that would pay-off throughout the rest of the year when all your good intentions fall by the wayside?

Luckily, there are steps you can take right now that will help you save money throughout the rest of the year. This article in USA Today lists 5 steps you can take right now to help you save money in 2011:

1. Order your free credit report
2. Get a medical exam
3. Update your beneficiaries
4. Increase your 401(k) contributions
5. Rebalance your portfolio

All of these will help you keep your 2011 resolutions throughout the entire year, but the ones we're most concerned with are #s 2 and 3. Too many people "take care of business" pertaining to beneficiaries and 401(k)s when they first get hired (or open a new account or life insurance policy) and then never think of it again. But lives change over the years, and the people you listed, or the amount you contributed 5 or 10 years ago is probably not what's best for your family right now.

## **About Matthew Crider, J.D.**

Matthew Crider formed [Crider Law PC](http://www.criderslaw.com) in 1999 so he could help individuals by providing creative solutions and be their trusted advisor and legal counselor. He serves his clients by listening closely to their goals, dreams and concerns and working with them to develop superior and comprehensive estate and asset protection plans. His family law and divorce focuses on assisting families in a dissolution matters, including divorce, child custody and visitation, child and spousal support, spousal support and alimony, and parental rights.

