



**A Personal Note from Single Steps Strategies Founder  
Mary Grace Musuneggi**

## **Springtime, Easter, Passover...And Taxes**

Our thoughts in April should turn to Springtime, Easter, Passover, and more. But it is hard to go through April without realizing that we will also meet our “day of reckoning” with the IRS. So the green of spring cannot only create thoughts of flowers, but thoughts of money...or the lack of it. But for most people, their tax situation brings to reality what they truly earn, what they get to keep, how they spend the rest. It is hard, not to tie their desires to the reality of what their paychecks look like. The bigger the paycheck, the bigger the desires.

And if they left it at this, they would be living within their means. But unfortunately for many people, when the paycheck doesn't live up to the desires, they don't reduce the desires. They don't decide on “deferred gratification”; but instead they pull out the credit card. And since their next paycheck is not going to grow to provide them the opportunity to pay off this charge and keep up with the next desire; the spiral of debt begins and continues.

Springtime is considered the opportunity for the earth to be reborn. For new and wonderful things to grow. Let this be a good time to reassess your financial picture to look for rebirth and new growth. Make a resolution to get your debt under control. To develop a sound financial plan. To learn how to fulfill your desires without emptying your pocketbook. Give some thought to what you need to do to increase your income, reduce your expenses, and keep more of the money you make.

Where do you begin? By taking a single step. Come to our “Getting Out of Debt” workshop. Or contact one of our Resource Providers in our **FINANCIAL** focus area. Talk with one of our career counselors for ideas on possible career changes. Or meet with one of our life coaches to review and plan for your life goals.

Someone once said, “I have lived marginally, and I have lived well. And living well is all that it is cracked up to be.” Here's to living well on your life's journey. And all journeys begin with a single step.

Mary Grace Musuneggi

A handwritten signature in black ink, appearing to read 'Mary Grace Musuneggi', written over the printed name and title.

Founder and Executive Director

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