



November 2022

The benefits of gratitude on our mental, physical, spiritual – and even financial – health is documented in countless studies. Sharing your joy with others helps to spur action and create connection, and it's a virtue that is best nurtured through practice. As we approach Thanksgiving and the end of the year, I'm working to express gratitude as a daily practice. I'm looking past tough news, a stressful day or a short retort, and I'm remembering and expressing appreciation for what centers me each day.



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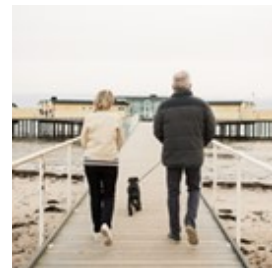
As part of that practice, I want to thank each of you for your continued partnership with us through the last year. Your trust and steadfast dedication in working with us to achieve your goals in the face of uncertainty has fueled me these last months. Your questions and feedback through meetings and connections remind us of the ways we help, and they spark gratitude in each of us for the opportunity to do so!

I encourage each of you to spend some time reflecting on gratitude frequently, not just during the holidays, and experience the benefits of opening yourself to the appreciation and joy that comes with it. Always know we are so grateful to connect with you and wish you a Happy Thanksgiving.

The A, B, Cs of Medicare

From Oct. 15 to Dec. 7, 2022, qualified participants can sign up to take part in the federal government's insurance plan. If you are overwhelmed by the process, definitions and complexities of Medicare, you are not alone. For those navigating enrollment this year, these are the key questions clients often ask.

[Read more](#)



How to Navigate Your Student Debt Relief Options



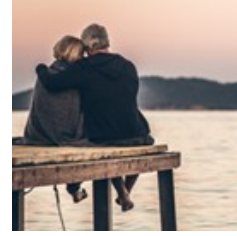
There are three major parts to Biden's plan to help those dealing with student loan debt. We provide the details of what people need to know.

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Should You File for Social Security Early to Capture the Inflation Adjustment

Social Security benefits will go up 8.7% in 2023, the largest adjustment in four decades. Here's why you don't need to rush to file to benefit from the increase.

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