



June 30th, 2023

Hello  ,

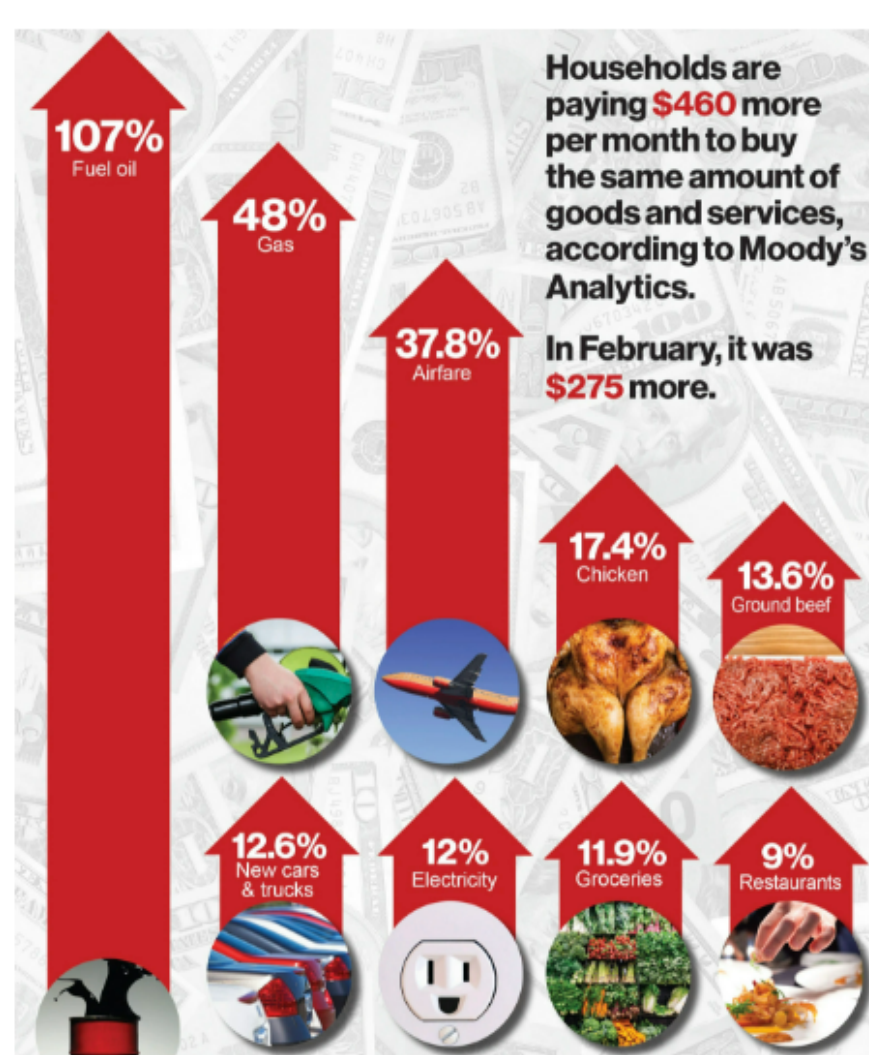
Record inflation + 5 growing kids (3 teenagers) = a grocery bill that will knock your socks off! But inflation affects more than just the cost of groceries.

### U.S. inflation rate his 41-year high

Consumer prices rose at a 9.1% yearly rate as of June



Whether you're putting gas in your car or paying your electricity bill, you've noticed the increase. We're all feeling it. High inflation also erodes the real value of the money in your bank accounts. We've been warning you this would happen for the last 10+ years as the government borrowing, spending, and printing money has continued to accelerate.



Today inflation is down from its recent highs; but still is around 6%, a peak still not seen since 1982. So what can you do?

- Budget and prioritize essential spending
- Plan ahead for large purchases
- Avoid high interest consumer debt
- Increase your skills to warrant pay increases
- Get your money working, invest for growth

When using financial modeling tools to calculate your retirement income, you need to factor in high inflation. That's always been a "What If" scenario that we tested for, and today's economy is exactly why we did it.

If you've got questions about your investment and tax strategies and want a fresh perspective on your financial life, reach out to our [PACIFIC CAPITAL](#) team. [Click here](#) to schedule a call. Let us help you prepare for these challenges and secure a prosperous financial future for your family.

P.S. Check out our newest episodes of, ["The Smart Money Parenting Show."](#) that talks about how the future of education is online, and how helping your kids become "coachable" is critical for their success!

P.P.S. If your kids are ages 6-18, give them a financial foundation for success with the new [GravyStack](#) app, the banking and money education app for kids that plays like a game.

Sincerely,



[SCHEDULE A CALL](#)

[REFER SOMEONE](#)



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