MONTHLY

NEWSLETTER

MAIN VIEW WEALTH

July 2026

BACK TO SCHOOL PLANNING

WITHOUT LOSING FINANCIAL MOMENTUM

TOP NEWS

- Managing Seasonal Expenses
- Retirement Savings Strategies
- Retirement Account Contributions
- Insurance Awareness
- 1,000 Miles Charity Ride
- Estate Planning Tool

IMPORTANT DATES TO REMEMBER IN JULY

- **July 4:** Independence Day

MONEY FOCUS

Create a separate budget category for summer activities and back-to-school costs.

Use a sinking fund to spread school expenses over time.

Track discretionary spending more closely during high-activity months.

MAIN VIEW WEALTH

HOUSEHOLDS & THE SEASONAL FINANCIAL SQUEEZE

Households often experience a quiet financial squeeze during this time of year. Travel, activities, and higher day-to-day spending can overlap with early back-to-school costs, creating pressure that is easy to overlook until it shows up in cash flow. Without a clear plan, short-term spending can unintentionally disrupt long-term goals.

SEPARATING SEASONAL EXPENSES FROM ONGOING OBLIGATIONS

A helpful way to approach this is by separating seasonal expenses from ongoing obligations. Summer travel, camps, and entertainment are typically variable, while school-related costs such as supplies, clothing, and activity fees tend to be more predictable but concentrated. Creating a dedicated budget for each category can provide clarity and prevent them from blending into general spending.

HOW CAN CASH FLOW PLANNING HELP ALIGN SHORT-TERM SPENDING WITH LONG-TERM PRIORITIES?

Cash flow planning becomes especially important during this period. Rather than relying on credit or reacting to expenses as they arise, setting aside funds in advance or using a sinking fund approach can help smooth out the impact.

For example, allocating a fixed monthly amount toward anticipated school expenses throughout the year can reduce the burden when those costs arrive all at once.

RETIREMENT ACCOUNTS

Continue contributing consistently to retirement accounts, even during periods of higher spending.

Maintaining discipline in tax-advantaged savings is key to long-term financial success.

INSURANCE AWARENESS

Review coverage levels to ensure protection keeps pace with changing household needs. Summer travel and evolving family responsibilities can be a good reminder to revisit policies.

Wondering whether your current cash flow strategy is keeping you on track?
Click here schedule a conversation with us.

PLANNING CORNER

Short-term spending patterns can have long-term consequences if left unmanaged.

Regular check-ins on cash flow can help ensure seasonal expenses do not interfere with progress toward larger financial goals.

MEANINGFUL CAUSE

Diagnosed with leukaemia at just 17, Phil knows firsthand the impact of blood cancer. Now he's cycling 1,000 miles from John O'Groats to Land's End to raise vital funds for Blood Cancer United.

Every donation helps bring hope, support, and life-saving research to those affected by blood cancer.

Support the fight against blood cancer:

Click here → **1,000-miles charity ride**

A COMPLIMENTARY LEGACY PLANNING TOOL

We are excited to offer LifePlan, a legacy planning tool available at no cost to our clients.

LifePlan helps you:

- Organize and create important estate planning documents such as wills
- Clarify your wishes
- Create a structured legacy strategy
- Align your assets with your long-term goals
- This tool is designed to help you increase financial clarity and build a thoughtful plan for your wealth today and for future generations.
- If you would like access to LifePlan, contact our office and we will help you begin the process.

Stay connected

Take the next step in your financial journey by **scheduling a strategy meeting** with Greg and Phil. Select a Date & Time - Calendly

For dedicated **support with an existing** account, please contact Lisa at: lisa@mainviewwealth.com

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