



**Clute Wealth  
Management**  
*Registered Investment Advisor*

**PLATTSBURGH**  
152 Tom Miller Road  
Plattsburgh, NY 12901  
(518) 561-5707

**SOUTH BURLINGTON**  
1233 Shelburne Road  
Suite 202  
South Burlington, VT 05403  
(802) 864-5707

Toll-free (877) 561-5707

## Balance your life: Tips for the Sandwich Generation

When you are being pulled between the needs of your parents and your kids, it's hard to find time for your own needs. And by the time you sit down at the end of the day after working, running errands, doctor's appointments and making plans for the next day, you may feel like you're swimming underwater. It is important to balance your time and your activities, self-care is important.

Here are tips to help lift your head out of your weekly or monthly responsibilities. Schedule time for yourself and feel human again.

### Balance activities to help keep your head above water and thrive.

Kids	You	Parents
Research 529 college plans.	Hire a housekeeper for a once a month cleaning for your own house.	<a href="#">Gather important documents</a> (Will, Power of Attorney, property deeds, etc.)
Schedule a fun weekend activity or dinner.	Review your monthly-allocated funds for retirement. Do you need to increase?	Schedule a housekeeper for a once a month cleaning.
Develop a list of important phone numbers and resources to have on hand.	Schedule a massage.	Develop a list of important phone numbers and resources to have on hand.
Hug your kids.	Review your financial plans with a Financial Advisor. <a href="#">Are your investments well matched for your goals?</a>	Hug your parents.
Have <a href="#">the talk</a> with your kids. Set up a savings account for your young children.	Remember it's okay to say no.	Schedule a <a href="#">financial health check up</a> for your parents.
Schedule an appointment with a <a href="#">financial planner</a> for your college graduate.	Get together with a friend you haven't seen recently.	Bring them flowers.
	Schedule a yearly <a href="#">Financial Date Night</a> with your Partner.	Have <a href="#">the talk</a> with your Parents.

[www.clutewealthmanagement.com](http://www.clutewealthmanagement.com)

Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC.  
Financial planning offered through Clute Wealth Management, a registered investment advisor and separate entity from LPL Financial.