MONTHLY

NEWSLETTER

MAIN VIEW WEALTH

October 2026



HOW MUCH CASH SHOULD I KEEP IN SAVINGS?

TOP NEWS

- Cash reserves
- Finding the right balance
- Financial security
- Complimentary LifePlan

THINGS TO CONSIDER

The goal isn't to save as much cash as possible. It's to keep the right amount available while making the rest of your money work toward your long-term goals.

MONEY FOCUS

This month, focus on liquidity: what must stay readily available, what has a known near-term purpose, and what may be available for longer-term goals.

Cash reserves can provide flexibility when an unexpected expense or interruption in income occurs.

The right amount is not one universal number; it depends on spending, income stability, upcoming needs and access to other resources.

MAIN VIEW WEALTH

HOW MUCH CASH SHOULD I KEEP IN SAVINGS?

A useful starting point is to separate money needed for near-term obligations from money intended for long-term goals. Emergency savings should be accessible, but keeping substantially more cash than your plan requires can create a different trade-off: long-term dollars may not be positioned for long-term objectives.

WHY IT MATTERS

Cash is valuable because it can keep a short-term surprise from becoming a long-term financial setback.

A reserve can help cover deductibles, repairs, temporary income interruptions and other expenses without immediately turning to debt or selling long-term investments. The target can also change over time.

A Household with one stable income, variable compensation, upcoming tuition, a planned move or large home repairs may reasonably need a different reserve than a household with two predictable incomes and fewer near-term obligations.

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 your insurance policies at least once a year. Check coverage limits, deductibles, and beneficiaries to ensure they align with your current needs.

Consider whether your savings could cover out-of-pocket expenses and whether changes in income, family responsibilities, or assets require adjustments to your coverage.

PLANNING CORNER

Review your cash reserves every six months, or whenever your income, expenses, or financial circumstances change, to maintain the right balance between immediate needs and long-term goals.

PLANNING CHECKLIST

✓ Calculate essential monthly spending.

✓ Review where emergency funds are held and how quickly they can be accessed.

✓ Separate emergency savings from planned-purchase savings.

✓ Discuss excess cash in the context of your full financial plan.

FROM OUR BLOG

Worried about whether you're saving enough, paying too much in taxes, or prepared for the unexpected? Discover how **a financial plan can help: Read more**



If you'd like to review your current financial situation or discuss planning options based on your individual goals and circumstances **schedule a conversation with us.**



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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Reviews are also appreciated. Leave us a review on Google: Reviews Link https://maps.app.goo.gl/EswJ4GLbJWpCt3Xs7

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