



LEAH BLACK, CEO

Monthly SAW Newsletter

“Quote of the Month
“Finish strong. Your future
is watching.”
— Anonymous”



STANDING
ALONE
WORLDWIDE LLC



DRAY HICKS, CFO

Focus of the Month

Bookkeeping: Don't Wait Until Tax Season

5 Things To Do Before Year-End

Waiting until tax season to clean up your books can create unnecessary stress. October is a great time to get ahead and make sure your financial records are in good shape before year-end.

Here are 5 bookkeeping tasks to tackle now:

1. Review your income and expenses to make sure everything has been recorded correctly.
2. Categorize uncategorized transactions so your reports reflect an accurate picture of your business.
3. Locate missing receipts and documents before they become harder to track down.
4. Check for duplicate transactions or errors that could throw off your numbers.
5. Reconcile your bank and credit card accounts so your books match your actual balances.

A little cleanup now can save you time, reduce stress, and help you make smarter business decisions before the year ends.

Need help getting your books cleaned up before year-end?

Standing Alone Worldwide LLC can help you get organized, accurate, and ready for tax season.

Contact us today to get started.

saw21.com/ourservices



Real Estate Corner

Fall Is Still a Great Time for Real Estate

The fall market can offer opportunities for both buyers and sellers. Buyers may face less competition, while sellers can still attract serious buyers who want to make a move before the end of the year.

If you're thinking about buying, selling, or investing, now is a good time to review your budget, financing, goals, and must-haves.

Thinking about buying, selling, or investing?

Let's talk about your next move.

saw21.com/realestate

Insurance Monthly Insight

Part #4

When people talk about well-being, financial wellness is often left out of the conversation, yet money impacts almost every part of our lives. It affects our stress, choices, relationships, confidence, and future. Finances remain one of the top stressors for many Americans, which is why true well-being should include a clear financial strategy.

Financial wellness is not just about having money. It is about having clarity, protection, direction, and a plan for what you are building. Start your well-being journey by checking in on your financial wellness.

Your financial future should not be left to chance.

Before you can build, protect, or grow anything, you need to know where you currently stand. Taking a closer look at your financial position gives you clarity, direction, and a strategy for the future you are working toward.

Book an appointment with me at SAW21.com so we can review where you are today and prepare for where you want to go tomorrow.

Stay tuned for Part 5 next month...

Contact Dray, your Financial Representative today to learn more. www.saw21.com/insurance



Nonprofit Spotlight

Since August 2021, Ministries of Restoration (M.O.R.) has supported low-income Michigan students through the My Brother's Keeper Scholarship Fund, helping make higher education more accessible.

