

Stimulus Strategies



Since the second set of stimulus checks went out, I have been trying to be observant of how that money is being spent.

Sure seems like a whole lot of people have decided they need to get away. Vacation travel is way up. I have even heard of some hotels that are getting difficult to book. My husband and I had a similar experience. We decided to go visit the north Georgia towns of Ellijay and Blue Ridge. We only drove 70 miles and rented a secluded, little cabin in the mountains, but it was difficult to find an opening on either Airbnb or Vrbo. My doctor suggested I needed to get away and just chill. Chill I did. Those towns are really cute. It's amazing how you can drive 70 miles and be in a whole different world.

Then there's the great furniture buying spree. Tons of people moved during the pandemic and other people have gotten new furniture for their current place. When you stay home for a year, buying new furniture gives you a little bit of happiness. I found myself needing a couple of new cushions for our patio chairs. They are a really odd shape, so they have to be done by an upholsterer. They last for several years, so I didn't mind investing a bit to get them. I have been waiting for them for about two months now. Turns out foam for building cushions is in

short supply all over the country!

My colleague and I were in a conversation the other day and it seems like the stimulus checks fall into families or individuals in three different categories.

There are those folks who were not really affected by the pandemic. They make decent money and didn't need those second stimulus checks to make ends meet.

There are those who the checks really helped in maybe being able to splurge a bit, but they are still closely watching their budget.

And there are those for whom the stimulus checks aren't nearly enough. They are scraping along the best they can with everything going on around them. My heart goes out to those folks.

What people are doing with that money is all over the park. As a small business owner, I didn't qualify for any stimulus checks, but I did apply and received PPP money. Believe me, that HELPED. My stress level was manageable with those funds on board to get us through last summer and into the winter.

Considering the majority of Americans gained weight during the pandemic I can certainly see some people who have decided to use that money for a long-term health benefit. We are more than grateful for those folks who decided it was time to invest in themselves and get on board with Plan Z. Those folks are losing the weight and learning how to keep it off. They are very happy and reach out to us every day to tell us.

My husband would say, "There is no going back to normal. There is only going forward to a new normal."

I'm still getting used to not wearing a mask everywhere. My hope

is we don't ever have to go back to that kind of normal ever again.

I hope you and yours are healthy and safe.

Cheers,