

What's New(s)?

Welcome to 2025: Building on Your Success

As we step into a new year, we're excited to help you build on the progress you've made. With markets stabilizing and new opportunities emerging, now is the right time to fine-tune your strategies and stay ahead of the curve.

In this issue, we'll explore key economic signals to watch this quarter and how they may shape the year ahead.

4 Key Economic Signals to Watch

1. The Federal Reserve's Decisions

The Federal Reserve has paused interest rate increases for now, but they're closely monitoring inflation trends. A steady inflation rate near 2% could provide a more predictable environment for planning.

What This Means for You: Consistent interest rates make it easier to plan for major financial decisions like refinancing, saving, or borrowing.

2. The Job Market

Unemployment remains low, hovering around 4.1%, and businesses are still hiring. Wage growth and labor participation will play an important role in sustaining consumer spending, a key driver of economic growth.

What This Means for You: A strong job market supports business growth and creates ripple effects across industries, which can be a positive sign for the broader economy.

3. Corporate Earnings Reports

This quarter, companies are releasing their year-end financial results. These updates reveal how businesses performed in 2024 and provide insights into their strategies for 2025.

What This Means for You: Earnings reports highlight emerging trends across industries and provide useful context for assessing economic conditions and making plans for your future.

4. Energy Prices

Oil and gas prices remain steady, reflecting balanced supply and demand. Energy trends will continue to play a key role in shaping economic activity across various sectors.

What This Means for You: Stable energy prices help create a predictable environment for businesses and consumers alike, particularly for those in industries connected to energy or transportation.



WINTER CALENDAR

Important Dates To Remember for Q1 2025

- **January 20:** Inauguration Day – The official start of the new administration
- **January 20:** Martin Luther King Jr. Day
- **February:** Black History Month
- **February 6-23:** San Antonio Stock Show & Rodeo
- **February 9: Super Bowl**
- **February 14:** Valentine's Day
- **February 17:** Presidents' Day
- **March 9:** Daylight Saving Time Begins
- **March 17:** St. Patrick's Day
- **March 31:** End of Q1

What Should You Focus On This Quarter?

Maximize Your Start to the Year

- Contribute to your retirement accounts early in 2025 to give your investments more time to grow.
- Review your tax strategy and prepare for upcoming deadlines to avoid any surprises later in the year.

Streamline Your Finances

- Update your financial records, set reminders for important deadlines, and ensure you're staying organized as you plan ahead.

Strengthen Your Family's Financial Plan

- Use this time to revisit long-term financial goals, aligning priorities for the year ahead.
- Include your partner and even kids in discussing goals and next steps to achieve those goals.

Quick Stats for 2025

Inflation: Expected to remain stable around 2%, supporting economic predictability

GDP Growth: Forecasted at 2-2.5% for Q1, reflecting steady consumer and business activity

Energy Prices: Holding near \$75 per barrel, signaling stability in global markets

Looking Ahead...

At Makers Wealth Management, we're committed to helping you navigate 2025 with clarity and confidence. Whether you're planning for life's milestones, managing transitions, or pursuing new opportunities, we're here to ensure your financial strategy stays on track.

Thank you for continuing to trust us as your partner in achieving your goals. Here's to a year filled with success and meaningful progress!

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