



2025

A Guide To Whole-Life Wellness

Practical strategies and expert advice to help you master your finances, health, and personal growth in 2025.

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Smart Financial Moves:

How to Refresh Your Mortgage and Save More

Starting the year with a clear understanding of your mortgage and financial obligations sets the foundation for the year ahead. Adjustments to mortgages could lead to lower interest rates or better terms, saving you money. The interest rate and loan terms you secured years ago might no longer be the best deal available.

A review of your mortgage allows you to take advantage of market fluctuations or personal financial changes, which can lead to substantial savings over time. Refinancing, for instance, could reduce your monthly payment or shorten your loan term, leading to less paid in interest overall.

Moreover, taking control of your mortgage review can help align it with your evolving financial goals—whether you’re aiming to pay off your house early, lower your monthly expenses, or free up money to invest elsewhere. Understanding the best strategy to reduce your mortgage burden can also improve your financial freedom and contribute to your overall financial wellness.

In today’s market, refinancing could open doors to lower interest rates, while evaluating your current terms allows you to plan strategically for the future.



Key Actions to Take

Assess Your Current Mortgage:

Review your mortgage terms, including interest rate, loan type (fixed or variable), and repayment period. Ensure your current mortgage is still competitive with market rates. If the rate has changed since your original mortgage, refinancing could result in savings.

Refinance for Better Terms:

If market rates have dropped, refinancing may be an option. Compare offers from various lenders to see if refinancing could reduce your monthly payments or shorten your loan term without significant fees.

Consider Your Financial Goals:

Do you want to pay off your home early? Is your goal to reduce monthly payments for better cash flow? Factor these into your decision and consider different repayment strategies, such as switching from a 30-year term to a 15-year term for faster payoff.

Shop for the Best Rates:

Don’t settle with your current lender. Compare multiple lenders and interest rates, including both major banks and smaller credit unions. Consider using a mortgage broker to simplify the process of finding the best deals.

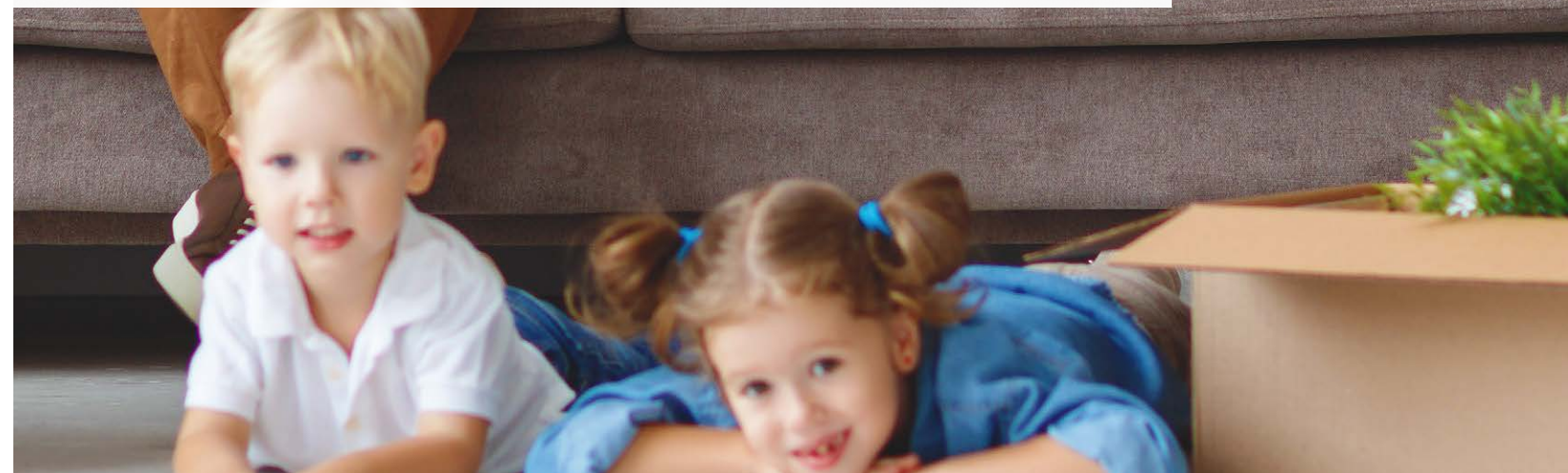
Track Your Financial Goals:

Track how refinancing or adjustments to your mortgage affect your long-term financial goals. Whether it’s saving on mortgage payments or reallocating the funds, keep track of your savings and progress.



Insider Tips

- **Set a recurring reminder** every 3–6 months to review your mortgage, even if you’re not actively looking to refinance. This gives you a head start if rates drop, and it helps ensure your mortgage terms remain in line with your goals.
- **Track your savings** as you refinance or adjust your mortgage, make a note of how much you save monthly and annually. You can redirect those savings into other areas like an emergency fund or retirement savings, ensuring that you’re building wealth with each move you make.
- **Leverage BOOM’s partnership with Jennifer McLean Mortgages** to get exclusive access to refinancing consultations or mortgage advice at discounted rates. Ask about home equity lines of credit (HELOCs) and other options that could provide financial flexibility in the future.
- **Consider consolidating debt into your mortgage** if you have high-interest loans. This strategy can lower your overall debt repayment cost and help streamline your financial management but be sure to assess the risks of longer-term debt.



BOOM Members can take advantage of advice and offers from:





A Healthier You:

Simple Steps to Boost Your Wellness and Save



Good health is the cornerstone of financial well-being. When you're healthy, you're less likely to incur high medical expenses and can better focus on work and other priorities. Maintaining good health not only helps you avoid medical costs but also boosts your energy and productivity, which can ultimately save you money.

Preventive healthcare services, like regular check-ups and screenings allow for early intervention, which often prevents more serious conditions down the line. By taking charge of your health, you're also setting up a financial foundation that reduces the burden of healthcare on time and recovery and preserves your ability to earn and save.

Health issues, especially chronic ones, can lead to extra medical bills on costs not covered by benefits, missed work, and long-term expenses that eat away at your savings. Addressing your health proactively through regular maintenance, healthy lifestyle choices, and fitness goals can lead to significant savings and a higher quality of life.

Healthy living, both mentally and physically, is an investment that pays dividends in the form of fewer sick days, lower medical premiums, and less stress.



Key Actions to Take

Schedule Preventative Health Check-ups:

Book annual physicals, dental checkups, and eye exams. Many conditions, such as hypertension or early-stage diabetes, can be identified early through routine visits to your healthcare providers.

Use BOOM's Wellness Discounts:

Take advantage of BOOM's discounts on supplements, and wellness-related services like vitamins, from [Well.ca](#) and health food delivery services such as [Voilà](#), [HelloFresh](#) and [Chef's Plate](#). This will make staying healthy more affordable.

Set Achievable Wellness Goals:

Set health goals that are specific and measurable. Whether it's losing weight, walking 10,000 steps per day, or eating more vegetables, use a health journal or app to track your progress and stay motivated.

Incorporate Mental Wellness Practices:

Don't just focus on physical health; mental well-being is equally important. Regularly practice mindfulness, manage stress through breathing exercises or meditation, and make time for self-care.

Track Your Wellness Savings:

Track how much you save on health-related purchases on BOOM. Monitor your progress on wellness goals to stay motivated and on track, while also ensuring that you're making the most of your health benefits.

Insider Tips

- **Set monthly wellness reminders** in your phone or planner to check on your fitness goals. Tracking progress is essential for staying on course, and reviewing it regularly helps keep your health a priority. Consider using BOOM's health-related discounts on fitness gear, supplements, or health services to make health choices more affordable.
- **Track your health spending** by logging every health-related expense—whether it's for wellness products, or preventive services—so you can clearly see where you're saving with BOOM discounts. Reallocate that saved money into building your savings or paying off debt.
- **Sign up for health monitoring services:** Use tools and apps that track your health metrics (e.g., sleep, heart rate, exercise). Tracking these details can help you take more proactive steps towards improving your health and make it easier to adjust your wellness goals.
- **Review and adjust your goals quarterly:** Health goals can change over time, so it's essential to reassess every few months. Reflect on progress, challenges, and the impact of BOOM's discounts on your ability to meet your goals.

BOOM Members can save on these brands and so much more:





Secure Your Wishes:

The Essential Guide to Estate Planning

A well-structured Will ensures that your assets are passed on as you intend, and it can help reduce complications for your family. Without a Will, your estate could go through probate, which is a lengthy and costly legal process. A clear estate plan gives your family peace of mind, knowing that your assets will be distributed as you wish and that guardianship for minor children will be established. Estate planning also helps to minimize estate taxes and provides a structured way for your heirs to manage your assets.

Furthermore, reviewing and updating your Will is essential whenever there are significant life events, such as marriage, divorce, the birth of a child, or a change in assets. Regular updates ensure that your estate plan remains relevant and that your beneficiaries are properly named. By planning ahead, you can also account for digital assets, minimizing complications for your loved ones after you're gone.



Key Actions to Take

Review and Update Your Will:

If you don't have a Will, create one. If you already have one, review it to ensure that it reflects your current life situation. For example, add any new assets or update beneficiaries to reflect changes in your family.

Include Trusts for Asset Protection:

Set up trusts to protect your assets from taxes and creditors. This can help ensure that your heirs receive the maximum benefit from your estate, especially in the case of large assets like real estate or investments.

Minimize Estate Taxes:

Work with an estate planner to explore tax-efficient strategies for passing on your assets, such as gifting to heirs while you're still alive or setting up a tax-free account.

Plan for Digital Assets:

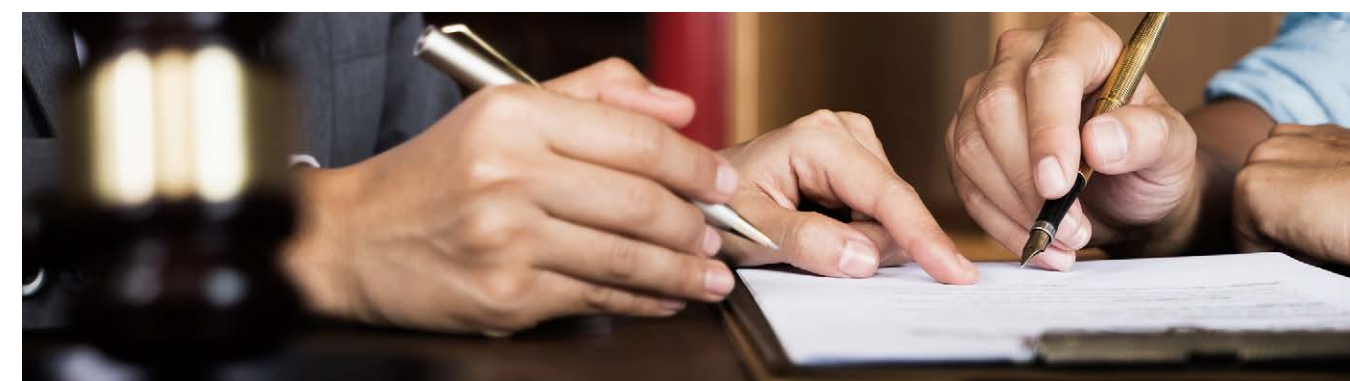
Designate a digital executor who can manage your online accounts, such as social media, emails, and digital files. Don't forget to add these digital assets into your will.

Set Up Power of Attorney:

Establish a financial and medical power of attorney in case you become incapacitated. This ensures that your chosen person can manage your affairs and make decisions in line with your wishes.

Insider Tips

- **Simplify Your Insurance Search:** Need life or critical illness insurance but dreading the process? Consider **PolicyMe** — a digital provider that makes securing coverage quick and easy. Their online application takes just 20 minutes, offering fully underwritten policies at an affordable rate so you can protect your loved ones.
- **Include digital assets in your Will:** Digital property like your social media accounts, cloud storage, and even cryptocurrencies need to be accounted for. Include instructions for these assets and designate someone (like a digital executor) to handle them after your passing.
- **Use BOOM's partnership with Epilogue** to set up your digital will at a discounted rate. Epilogue makes estate planning fast and accessible—especially for complex estates. You can manage your legacy without the high fees of traditional lawyers.
- **Consult with a professional** when it comes to protecting your hard-earned assets. **Kahane Law's** team of professionals specializes in creating trusts that safeguard your wealth from excessive taxes, creditors, and unforeseen circumstances. By consulting the experts, you can ensure your legacy is secure, your loved ones are protected, and your financial future is managed with precision.



BOOM Members can take advantage of offers from:

PolicyMe

epilogue

KAHANE LAW OFFICE
BARRISTERS & SOLICITORS



Save More, Protect Better:

A Guide to Optimizing Your Home and Auto Insurance

Insurance is essential for managing risks and protecting assets, but it's crucial that you're not paying more than necessary. Renewing or switching providers in the new year can often unlock better coverage for less money.

Home and Auto insurance are necessary expenses, but many people overpay without realizing it. By reviewing your insurance policies regularly, you can ensure that you have the right coverage at the right price. Additionally, bundling home and auto insurance, reviewing exclusions, and adjusting deductibles can help you save significantly.

Insurance companies offer various discounts based on driving habits, the safety features in your home, and your personal history. Regularly shopping around for the best deal and comparing providers will help ensure that you're not overpaying. Plus, ensuring that you're not underinsured is equally important—adequate coverage protects you in the event of a disaster.



Key Actions to Take

Review Your Current Policies:

Review both Home and Auto insurance policies to ensure you're not overpaying or underinsured. Pay attention to coverage limits, deductibles, and exclusions.

Shop for the Best Rates:

Compare quotes from different insurance providers every year to see if you can find a better deal. Use BOOM's platform to access discounts from **BrokerLink** and other insurers to help lower premiums.

Bundle Your Policies:

Many insurance providers offer discounts when you bundle home, auto, and other policies. Look into bundling your policies to reduce overall costs.

Increase Your Deductible:

Raising your deductible can lower your premiums, but make sure you have enough savings to cover the deductible in the event of a claim.

Take Advantage of Discounts:

Look for discounts for things like having a good driving record, installing security systems in your home, or using advanced safety features in your car.



Insider Tips

- **Bundle your insurance policies:** By bundling home and auto insurance with one provider, you could save 10%–25% annually. Use BOOM's discounts to get quotes from multiple providers and compare the total savings when bundling all your policies under one roof.
- **Review your coverage regularly:** Set a date to review your Home and Auto insurance policies every 12 months. Look for changes in your lifestyle or home value (such as renovations or purchases) that might necessitate an update to your coverage.
- **Increase your deductibles:** If you're able to cover a larger portion of any claims out of pocket, consider increasing your deductibles. This could lower your premiums significantly. Ensure that you have enough savings to cover the higher deductible in case of emergencies.
- **Take advantage of BOOM's insurance discounts:** Get quotes from BOOM providers like **BrokerLink** to receive exclusive rates. Use these discounted consultations to compare policies across providers, making sure you're not overpaying for coverage.

BOOM Members can save on insurance rates with:





Caring for Your Pets:

Keeping Them Healthy and Happy Year-Round

Your pets are part of the family, and ensuring their health and happiness should be a priority in 2025. Regular veterinary visits, keeping up with vaccinations, and maintaining a healthy diet and lifestyle are essential to your pet's well-being. Preventative care is not only important for your pet's health, but it can also help you avoid unexpected medical costs. Pet insurance can be a lifesaver by helping cover the costs of emergencies, surgeries, or chronic conditions that may arise throughout the year.

Just like us, pets require regular check-ups, vaccinations, and proper nutrition to live long, healthy lives. By staying on top of these needs, you ensure that your furry friends are protected from preventable diseases and are living their best life. In addition to vet visits, making sure you're financially prepared for any medical emergencies by using pet insurance can save you time, stress, and significant expenses. Pet insurance helps provide peace of mind by covering unexpected veterinary bills and treatments, helping you make the best decisions for your pet without financial worry.



Key Actions to Take

Schedule Regular Vet Visits:

Routine check-ups are essential for monitoring your pet's health and detecting potential issues early. Even if your pet appears healthy, regular visits allow the veterinarian to assess their overall well-being and prevent future problems.

Keep Vaccinations Up-to-Date:

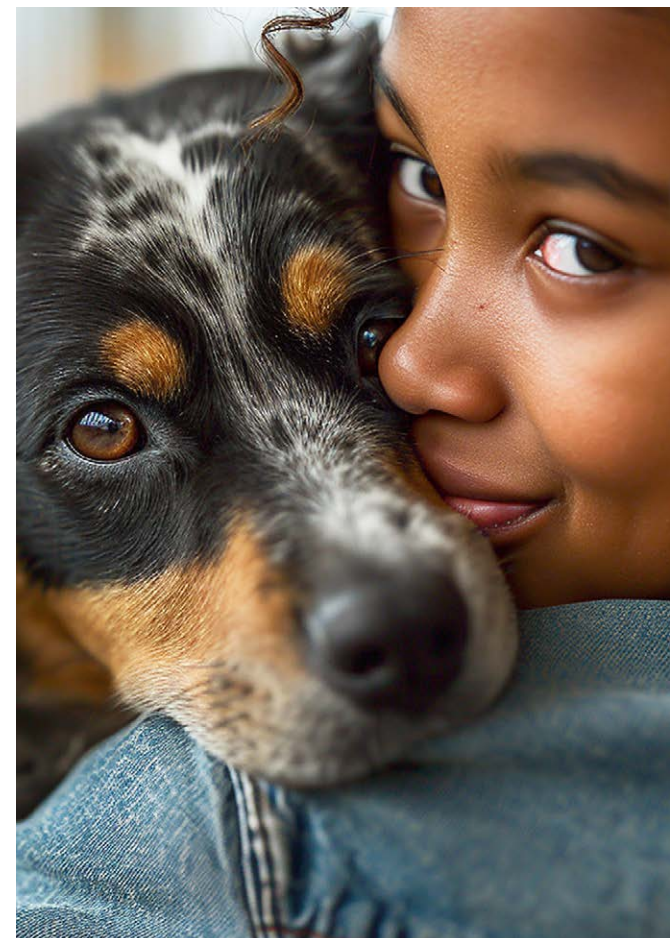
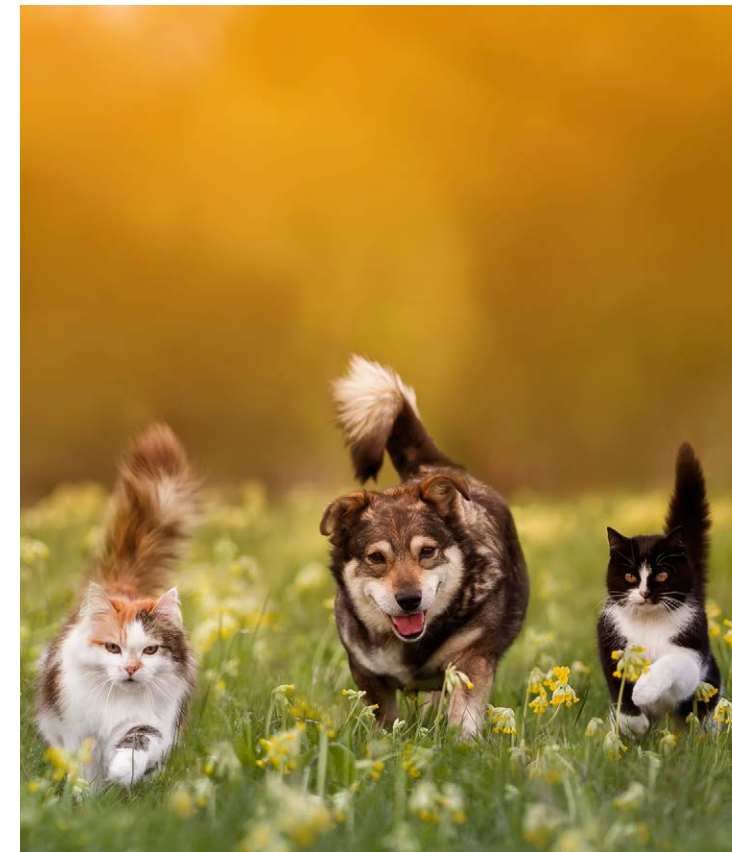
Vaccinations are crucial for protecting your pet from serious diseases. Ensure your pet's vaccinations are administered on schedule to minimize health risks.

Prioritize Nutrition:

Provide your pet with a balanced and high-quality diet tailored to their age, size, and breed. Consult with your veterinarian to determine the best food options for their specific needs.

Encourage Physical Activity:

Regular exercise is vital for your pet's physical and mental health. Engage in daily playtime, walks, or interactive activities to keep them active and happy.



Insider Tips

- **Set up reminders:** Create calendar alerts for your pet's check-ups and vaccinations to ensure you stay on schedule.
- **Track pet-related expenses:** Monitor your pet's healthcare costs to identify areas where you can potentially save.
- **Utilize BOOM Offers:** As a BOOM Member you get discounted pet insurance options through **PetSecure** to provide financial protection for your furry friend.
- **Create a wellness plan:** Develop a comprehensive wellness plan for your pet, including exercise routines, grooming schedules, and regular vet visits.

By implementing these steps and prioritizing your pet's health, you can ensure they live a long, happy, and healthy life while safeguarding your budget from unexpected veterinary expenses.

BOOM Members can save on pet insurance with:

petsecure
CANADA'S PET INSURANCE



Take Control:

How to Pay Off Debt and Secure Your Financial Freedom



Addressing debt in the new year can relieve financial stress and open up opportunities for savings and investments. High-interest debt, like credit card debt, can spiral out of control and prevent you from building wealth.

Reducing your debt is a key factor in improving your financial health and creating financial freedom. By paying down debt, you'll free up resources to build an emergency fund, save for retirement, or take on new investments. Moreover, lowering your debt load improves your credit score, which can lead to lower interest rates on future loans.

Taking a proactive approach to debt, whether it's through consolidation or creating a payment plan, gives you control over your finances. If left unchecked, debt can accumulate quickly and have long-term financial consequences. Starting the year with a debt repayment strategy sets you on the path to financial independence and peace of mind.

Key Actions to Take

Prioritize High-Interest Debt:

Focus on paying off high-interest debt, such as credit cards, first. Use the debt avalanche method (paying off the highest-interest debts first) or the debt snowball method (paying off smaller debts first) to create a plan.

Consolidate Your Debt:

If you have multiple high-interest debts, consider consolidating them into a lower-interest loan. This can simplify your payments and save you money on interest.

Automate Payments:

Set up automatic payments for all your debt obligations to avoid late fees and to ensure you're making consistent progress toward paying off your debt.

Avoid New Debt:

Limit new debt accumulation by sticking to a budget and using credit cards only when necessary. Build an emergency fund so you can handle unexpected costs without turning to credit.



Insider Tips

- **Track your debt repayment goals:** Create a debt repayment calendar with monthly milestones to keep you on track. Track your savings from discounts on debt-related services and apply those savings directly to your debt reduction.
- **Use the “debt avalanche” method:** List all your debts from highest to lowest interest rate and focus on paying off the highest-interest debt first. As you pay off one debt, apply that payment to the next, accelerating your progress.
- **Automate your debt repayments:** Set up automated payments through your bank or credit card to ensure that your debt is consistently paid down. Many financial institutions offer lower rates or discounts for setting up automatic payments.



Financial Success:

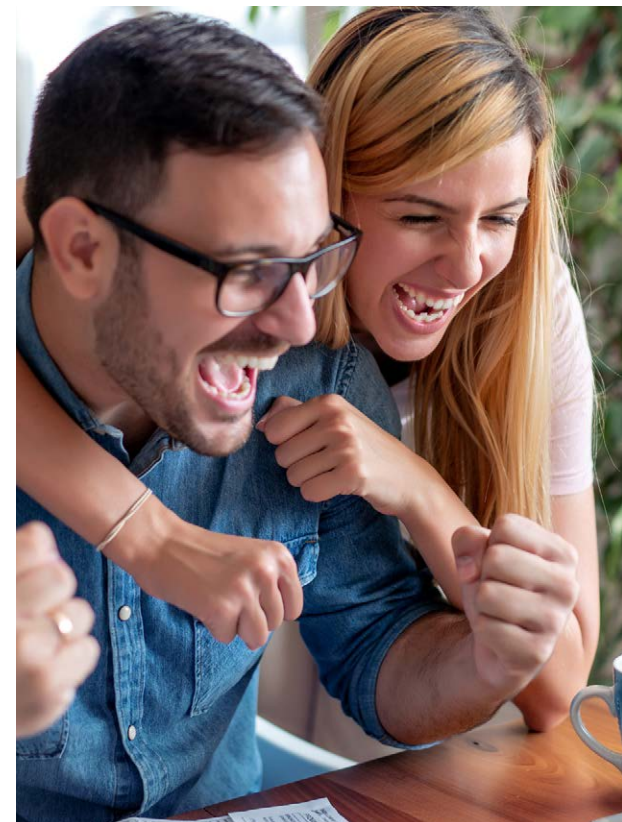
Simple Steps to Reach Your Goals

Financial wellness means having a healthy financial life. This includes managing your income, savings, investments, and spending in a balanced way. Setting clear financial goals for the year helps you stay on track and avoid making impulsive decisions that could harm your financial well-being. By establishing specific, measurable, achievable, relevant, and time-bound (SMART) goals, you create a blueprint for success that allows you to make conscious decisions about your money.

Financial wellness includes saving for emergencies, paying off debt, building wealth, and planning for retirement, and it starts with setting clear financial intentions for the year.

Planning ahead gives you direction and prevents you from reacting to financial challenges instead of proactively addressing them. A well-thought-out financial plan makes it easier to stay on track and helps you feel confident in your financial decisions.

Whether it's saving for a vacation, building an emergency fund, or paying off credit card debt, having concrete goals in place is key to ensuring financial stability.



Key Actions to Take

Set SMART Financial Goals:

Define your financial goals in specific, measurable terms. For example, instead of saying, "I want to save more," set a clear goal like, "I will save \$5,000 for an emergency fund by the end of the year."

Track Your Spending:

Use budgeting apps or spreadsheets to track where your money is going each month. Categorize your spending to see where you can cut back and reallocate funds to savings or debt repayment.

Budget for Major Expenses:

Set up a budget that accounts for major expenses like vacations, holiday shopping, or home repairs. Plan ahead so these expenses don't derail your financial goals.

Automate Savings and Investments:

Set up automatic transfers to a savings account or investment account. This ensures that you're regularly saving and investing without having to think about it.



Insider Tips

- **Break down large financial goals into smaller monthly tasks:** Instead of just saving for retirement or buying a home, create a roadmap with actionable steps. Each month, set aside a portion of your income toward these goals and track your progress.
- **Automate savings:** Set up automatic transfers to your savings or investment accounts to ensure that you're consistently saving toward your goals. Many banks and financial institutions offer automatic savings programs that can help you save without thinking about it.
- **Use BOOM's discounts:** Unlock savings in categories like food & beverage, health, beauty, clothing, electronics, home and garden, and so much more. Stretch your budget further and free up money for your other financial goals, all while enhancing your overall financial wellness.
- **Track your spending:** Download a budgeting app to keep track of your spending habits. Identify areas where you can cut back, such as dining out or subscriptions, and reallocate that money into savings.

BOOM Members can save on these brands and more:

acer

Home
hardware

chefs plate

HELLO
FRESH

Columbia
Sportswear Company®

CHATTERS®
HAIR | BEAUTY | SALON

ecco

clearly



A Fresh Start:

Declutter Your Home to Save Time and Money

A tidy home leads to a clearer mind and less stress, setting a positive tone for the rest of the year. When your environment is organized, you're better able to focus on your personal and professional goals.

Decluttering also has financial benefits, as it allows you to identify items you no longer need or use, which can be sold, donated, or recycled. This helps free up space and money, while reducing unnecessary purchases in the future.

By organizing your home, you create a functional space that enhances productivity and helps you manage your daily activities more efficiently. A clean home can also save you time by reducing the amount of time spent searching for items and can positively impact your mental well-being, leading to better focus and decision-making.



Key Actions to Take

Declutter One Area at a Time:

Tackle one area of your home at a time—whether it's a closet, the kitchen, or your home office. Start small and work through each section until your entire space is organized.

Organize and Store Items:

Use storage solutions like shelves, bins, and organizers to keep things tidy. Take inventory of your belongings and make sure that each item has a designated place.

Sell Unused Items:

Organize a garage sale or use online platforms like Facebook Marketplace or eBay to sell things you no longer need. This can generate extra cash that can be added to your savings.

Avoid Future Clutter:

Commit to regularly reviewing your belongings and removing items that no longer serve you. By adopting a minimalist mindset, you'll prevent clutter from building up in the future.

Insider Tips

- **Set a decluttering goal:** Dedicate a weekend every 3-4 months to focus on decluttering one room at a time. Create a “donate” or “sell” pile for unused items. Use online marketplaces to sell unused furniture or electronics for extra income.
- **Invest in organizational tools:** Take advantage of BOOM's discounts on home organizational tools like shelving, bins, and drawer organizers. Invest in long-term solutions to ensure your home remains clutter-free.
- **Consider a digital declutter:** In addition to physical clutter, review and organize your digital space. Delete old emails, photos, and documents to streamline your digital life. Set aside time monthly to go through your digital files and keep only what's necessary.
- **Set up a routine to maintain a tidy home:** After your initial declutter, set small, weekly tasks like making your bed, organizing your desk, or tidying the kitchen. These tasks become habits that keep your home clean year-round.





Smart Travel Planning:

How to Save Big on Your Next Adventure



Saving on travel not only helps you enjoy your vacations more but also helps free up money for other important goals, like investing or saving for retirement. Travel expenses can quickly add up, especially when booking last-minute flights or accommodations. Planning your travel early allows you to take advantage of the best prices on flights, accommodations, and activities. Saving on travel frees up money that you can allocate to other areas of your financial plan, such as saving for your next vacation, paying off debt, or investing in the stock market.

In addition, travel is one of the best ways to create memorable experiences and connect with loved ones or new cultures. By saving money on travel, you can extend your vacations, take more trips, or enjoy upgrades such as better accommodations or excursions, making your vacations even more rewarding.

Key Actions to Take

Plan Your Travel Early:

Book flights and accommodations well in advance to secure the best rates. Monitor chatter about those sought after destinations, and if one of them is on your list, make sure to make travel arrangements as soon as possible so you secure the travel dates you want at the rates you are willing to pay.

Use BOOM's Travel Discounts:

Take advantage of BOOM's exclusive travel discounts to save on flights, hotels, and car rentals. Using these discounts helps you save money on every booking.

Leverage Travel Rewards Programs:

Use credit card rewards and airline loyalty programs to earn points for future travel. This can help you reduce the overall cost of your trips.

Be Flexible with Your Dates:

If possible, be flexible with your travel dates. Traveling during off-peak times, like mid-week or shoulder seasons, can significantly reduce the cost of flights and accommodations.

Plan Smart, Save Big:

Booking your flights, hotels, and car rentals together is a smart way to save time and money. While BOOM doesn't bundle these services, our BOOM Brands offer the best deals, making it easy and cost-effective to coordinate all your travel plans in one go.



Insider Tips

- **Book in advance:** Book flights and accommodations well ahead of time to take advantage of early bird discounts. Set a reminder to start planning your vacation several months in advance, especially during off-peak seasons when travel costs are lower.
- **Use BOOM's travel discounts:** Access exclusive deals on flights, hotels, and car rentals through BOOM's travel platform. Make sure to book through the platform to get the best rates available and use the extra savings for activities or dining during your trip.
- **Travel off-season:** To further maximize savings, plan your trips during shoulder seasons (typically late spring or fall). Flights and hotels are cheaper, and you'll avoid the crowds. Use BOOM's platform to find off-season discounts and special offers.

BOOM Members can save on flights, hotels, car rentals, packages and more with brands like these and more:



5 Simple Ways to Save Daily

Small Changes That Add Up Big

Insider Tips

1. Brew Your Coffee at Home

Buying a coffee every morning can cost upwards of \$4–\$6 per day. That might not seem like much, but over a month, it adds up to well over \$100! Brewing coffee at home is an easy way to save money. With a good coffee maker and tools like a refillable pod or French press, you can enjoy great coffee for less. Make it in bulk and store it in the fridge for quick, ready-to-go servings all week.

2. Pack Your Lunch

Dining out at restaurants or ordering takeout can add up costs quickly. A simple homemade lunch, such as leftovers from dinner or a healthy sandwich, costs far less than buying food every day. By preparing meals at home, you can save \$10–\$20 each day, adding up to hundreds of dollars a year. Bringing your own lunch and snacks is not only budget-friendly but also a healthier option. It lets you control portion sizes, reduce waste, and know exactly what's in the food you're eating.

3. Cut Back on Impulse Purchases

It's easy to buy things we don't need when we're shopping, whether it's a snack, a new gadget, or something on sale. However, these impulse buys can drain your wallet. Before purchasing anything non-essential, ask yourself if you really need it. If not, skip it. Taking a moment to think about your purchase before hitting the checkout can save you \$2–\$20 every time you shop, which can add up to significant savings over time.

4. Maximize Savings with BOOM's Discounts

Why pay full price when you can save on everyday purchases through BOOM? From groceries to home essentials, electronics, and even travel, BOOM offers exclusive discounts to help you save a few dollars every day. Whether it's discounted rates on auto insurance, savings on your favourite clothing brands, or discounts on health and wellness products, these small savings quickly add up. By using the BOOM platform for your shopping needs, you can easily save \$5–\$50 on each purchase, and over time, that could add up to a significant amount. Plus, the more you use the platform, the more you'll discover deals that suit your lifestyle.

5. Eliminate Unnecessary Subscriptions

Take a look at your monthly subscriptions—whether it's streaming services, magazine subscriptions, or membership clubs. Cancel the ones you don't use regularly or consider downgrading to a cheaper plan. Many of these services charge you without you even noticing. Cutting out just one unused subscription can save you \$5–\$15 a month, which could add up to hundreds annually.





Maximizing Your BOOM Membership for a Successful Year

As we step into the new year, there's no better time to take control of your finances, health, home, and well-being. From reviewing your mortgage to maintaining your pet's health, each article in this guide provides actionable tips to ensure you start the year on the right foot. By prioritizing your financial wellness, updating your insurance, setting clear goals, and making smart decisions about your health and home, you'll not only create a solid foundation for 2025 but also set yourself up for long-term success.

The best part? As a BOOM Member, you can save on all of these essential services throughout the year. Whether it's reducing your mortgage payments, saving on vet visits and pet insurance, cutting costs on home and auto insurance, or accessing discounts on groceries, and wellness products, BOOM offers exclusive savings that help you stay on track with your goals.

These savings, along with the practical steps shared in each article, will empower you to manage your finances effectively, improve your lifestyle, and achieve your goals—all while keeping more money in your pocket. Remember, it's the small changes that add up, and with BOOM by your side, you're equipped to make 2025 your most successful year yet.

Take advantage of all that your BOOM membership offers and keep saving throughout the year! Log in today to discover exclusive discounts, explore unbeatable deals, and see how BOOM helps you turn your goals into reality while saving more on everyday essentials and beyond.

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PREFERRED PRICING. DO MORE.