

5 KEY STEPS OF FINANCIAL PLANNING



1.

GETTING TO KNOW YOU

Financial planning is not a rubber-stamp process. Before we even talk about finances, we take the time to get to know who you are. Where have you been and where do you see yourself going? And you will take this time to get to know us and how we can help.



2.

YOUR GOALS & DREAMS

A skilled financial planner can assist you to identify your financial goals, prioritise them and understand the steps required to turn your dreams into reality. By knowing your goals and timeframes, it's easier to see where to concentrate your efforts. You'll also spot the distractions that would otherwise blow you off course.



3.

CREATING A PLAN

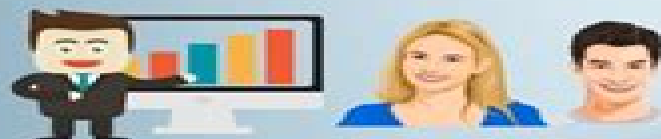
Developing a written plan with a clear emphasis is critical to achieving your financial objectives. We can provide budgeting and debt management advice to help you start creating wealth without the costly anchor of "bad" debt. Investments and structures that suit your personal circumstances and goals are a key component. Protecting your future dreams with appropriate risk cover is fundamental to your plan.



4.

IMPLEMENTATION

Once you have agreed on the plan we have prepared, each recommendation for investments, risk cover and structures will be put into place. This is when your financial plan comes alive and becomes part of your exciting future.



5.

MONITOR & REVIEW

Life rarely turns out exactly as anyone expects, so when changes come along it's important that your financial plan changes too. With regular reviews we will be there to steer you on your path to financial independence and ensure your plan remains relevant and on track.



Personal Financial Planning Guide

**Hobart B. Pillsbury, Robert H. Baldwin,
Jr.**



Personal Financial Planning Guide:

Ernst & Young's Personal Financial Planning Guide Ernst & Young LLP, Martin Nissenbaum, Barbara J. Raasch, Charles L. Ratner, 2004-10-06 If you want to take control of your financial future and unlock the doors to financial success you must have a plan that will allow you to find good investments reduce taxes beat inflation and properly manage money Whether you are new to financial planning or a seasoned veteran this updated edition of Ernst & Young's Personal Financial Planning Guide provides valuable information and techniques you can use to create and implement a consistent personalized financial plan It also takes into consideration the new tax rules that affect home ownership saving for college estate planning and many other aspects of your financial life Filled with in depth insight and financial planning advice this unique guide can help you Set goals Build wealth Manage your finances Protect your assets Plan your estate and investments It will also show you how to maintain a financial plan in conjunction with life events such as Getting married Raising a family Starting your own business Aging parents Planning for retirement Financial planning is a never ending process and with Ernst & Young's Personal Financial Planning Guide you will learn how to tailor a plan to help you improve all aspects of your financial life

The Complete Idiot's Guide to Success as a Personal Financial Planner John P. Napolitano CPA, PFS, CFP, 2007-12-04 Building a successful career in a red hot field Financial planning is one of the fastest growing careers in America today Written by a veteran certified financial planning expert this invaluable book tells aspiring and new CFPs everything you need to know about the certification process setting up private practice self marketing techniques client management and expansion and much more Includes a comprehensive resource section

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Young LLP,2001-11-16 Use the New Tax Law to Retire on Your Terms Are you planning your retirement with the Economic Growth and Tax Relief Reconciliation Act of 2001 in mind If not you could be missing out on important changes that could help you build a larger nest egg or even retire early Drawing on the experience of the nation s premier tax and financial planners Ernst Young s Retirement Planning Guide Special Tax Edition shows you how to use the new tax law to plan for a secure future whether you re just getting started or on the verge of retirement This practical guide highlights key financial and personal issues you need to consider during your pre retirement and retirement years including essential information on how the new tax law will affect your retirement From guidance on portfolio diversification and Social Security to the new tax rules that will impact IRAs and 401 k plans Ernst Young s Retirement Planning Guide Special Tax Edition provides the insight and assistance you need to take advantage of the new tax law and plan for a financially secure future The effect the new tax law will have on your retirement plan from pension withdrawals to IRA limits and new tax deferred plans The latest financial instruments for retirement savings Worksheets tips and action items as well as additional resources including Web sites Strategies to overcome adverse financial events Wealth building techniques to help you retire early Practical ideas and easy to understand charts and tables **Personal Financial Management** Nico Swart,2004-04 This Second Edition provides an excellent and holistic structure for planning and managing your personal finances Everything you need to know in order to make informed decisions about any and every aspect of your finances is contained in the ten key personal financial planning areas career income tax estate investment protection credit health care retirement and emigration planning Ultimately we all hope for financial independence after retirement and how you plan and manage your finances in any one of these key areas can have far reaching positive or negative financial implications for your future Key features Learning outcomes and self assessment questions Numerous diagrams figures and tables Outlines the personal financial planning process Describes the assessment and measurement of personal financial performance Explains the time value of money Details ten personal financial planning areas Armed Forces Guide to Personal Financial Planning Hobart B. Pillsbury,Robert H. Baldwin, Jr.,1987 Financial Planning Handbook for Physicians and Advisors David Edward Marcinko,2005 Financial Planning for Physicians and Advisors describes a personal financial planning program to help doctors avoid the perils of harsh economic sacrifice It outlines how to select a knowledgeable financial advisor and develop a comprehensive personal financial plan and includes important sections on insurance and risk management asset diversification and modern portfolio construction income tax and retirement planning and succession and estate planning When fully implemented with a professional s assistance this book will help physicians and their financial advisors develop an effective long term financial plan *Getting Started as a Financial Planner* Jeffrey H. Rattiner,2010-05-21 There has never been more opportunity for financial planners or more reasons for financial professionals to consider switching the direction of their careers into this lucrative field Today s planners will cash in on the huge surge of baby boomers preparing for retirement in the decades ahead And as the number

and complexity of investments rises more individuals will look to financial advisers to help manage their money In the new paperback edition of this guide Jeffrey H Rattiner a practicing financial planner and educator provides a complete systematic turnkey framework for the aspiring planner to follow Starting from the key question Why do you want to be a financial planner the author guides you through the development of an effective infrastructure and client management system for your practice The many essential concepts are clearly illustrated with examples from practicing professionals Throughout this handbook Rattiner provides personal insights on how and why a planner must develop a solid understanding of client needs before building a comprehensive financial plan Getting Started as a Financial Planner has everything one needs to know from how to set up a practice and communicate with clients to how to manage investments and market services in order to launch a career in financial planning and to attain success in this high growth profession

Financial Planning Fundamentals Jill Booker,2006 The High School Student's Introduction to Financial Planning John Garza,2009 **Ernst & Young's Personal Financial Planning Guide** Ernst & Young LLP,Robert J. Garner,Robert B. Coplan,Martin Nissenbaum,Barbara J. Raasch,Charles L. Ratner,1999-09-24 Begin Planning Now for a Lifetime of Financial Security Drawing on the incomparable experience of Ernst Young LLP the renowned leaders in financial planning the new Ernst Young s Personal Financial Planning Guide Third Edition remains the most comprehensive and trusted source of information for taking charge of your finances and planning for a secure financial future This practical Guide contains all the tips and investment strategies you need to make sound financial decisions It gives you the tools to size up your situation determine your needs and design a plan to meet your lifetime financial goals The Guide gives you the benefit of two books in one Part One explains the fundamentals showing you step by step how to set goals build wealth manage your finances realistically provide for your family through estate and investment planning and protect your assets against unforeseen events Part Two takes a unique planning approach focusing on significant life events as they affect your finances This allows you to work on the topics that are most important to you with specific strategies you can use for different life situations including Getting married Saving for your children s education Buying or selling a home Dealing with aging parents Starting a business Planning for your retirement Plus this updated edition covers the changes to the tax laws that affect Long term capital gains Charitable donors Individual Retirement Accounts College savings Self employed individuals Home ownership

The Mind and Money - An Immersion into Financial Psychology and Its Impact on Business Digital World,2024-09-06 Hello everyone I m excited to introduce you to the fascinating world of financial psychology In this series we ll explore how our emotions beliefs and behaviors influence our financial decisions We ll see how this understanding can transform our relationship with money and help us achieve our goals Financial psychology studies the relationship between the human mind and money It explores how psychological factors such as emotions perceptions and beliefs influence our financial decisions It combines concepts from psychology and economics to understand financial behavior Financial psychology isn t just about numbers and graphs It

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