

HOW TO LIFT THE FINANCIAL FOG IN 90 DAYS

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FINANCIAL PLANNING

Financial Operating System

If you want to climb out of the gloomy fog of financial uncertainty and enjoy life on the secure path of financial clarity, confidence, and peace of mind, it is critical that you understand your Financial Operating System.

Just as the operating system on your computer and phone controls all of the functions of your device, so too your Financial Operating System determines all of the ways in which you interact with money. How do you determine your Financial Operating System? By observing your beliefs, attitudes, and behaviors with money.

To begin, let's delve into some of your beliefs and attitudes about money:

- When you think about money, do you feel relaxed and hopeful or anxious and worried?
- Are you more prone to think in terms of financial scarcity or financial abundance?
- Is money a source of frustration in your life or a source of happiness and satisfaction?
- Would winning fifty million dollars in the lottery make life better or worse for you?
- Do you find yourself envying people with more money than you or are you content with what you have?
- Are you generous with money or do you tend to keep it for yourself?

Keep going by answering some questions about your financial behavior:

- If you inherited fifty thousand dollars yesterday, are you more likely to spend most of it or save most of it?
- Do you tend to make financial decisions based on how you feel in the moment or based on what you planned ahead of time?
- Do you have open, transparent conversations about money with your close friends and family or is the subject pretty much off limits?

To fully appreciate the role your Financial Operating System plays in your interactions with money, write down your Money Story. It is your personal history with money. Here are some questions to help you discover your story:

- What are some of your earliest memories about money? Are they happy or sad?
- What did you learn from your father about money?
- What did you learn from your mother about money?
- How did money impact your life as a child?

If you've answered some or all of the questions about your beliefs, attitudes, and behaviors towards money and have begun writing your Money Story, then you've taken the first steps towards understanding your Financial Operating System - the first steps towards climbing out of the gloomy fog of financial uncertainty and onto the secure path of clarity, confidence, and financial peace of mind.

A 5-Step Plan

If you want to climb out of the fog and enjoy life on the secure path of financial clarity, confidence, and peace of mind, it is critical that you have a plan for understanding and managing your financial world - and a clear vision of your dreams, values, and goals.

To help you accomplish that critical mission, I've created a 5-step process to guide you. Let's get started.

Step 1

The first step is to Assess your current financial world. Think of it as a financial MRI. Leave no stone unturned.

- o Net worth - what you own and what you owe
- o Income and expenses - what you make and exactly how you spend it
- o Life, disability, and long-term care insurance coverage - the type and amount of coverage that you need to protect your loved ones, your income, and your peace of mind
- o Investments - the financial vehicles that will help your money make more money
- o Estate plans - who gets what when you die, who cares for minors in your care, and the plans if you are incapacitated
- o Taxes - pay what the law requires and not a penny more
- o Financial Trajectory - where your finances will take you based on what you're currently doing

Step 2

The next step is to Understand your values and financial life goals:

- o What are your beliefs, values, attitudes, and behaviors regarding money and financial management?
- o What are your dreams and goals for life in retirement and financial independence?
- o Are you charitable inclined? If so, what are your philanthropic goals?
- o What kind of financial and life legacy do you want to impart to your loved ones?
- o Are there children or grandchildren that you want to help educate with your wealth?
- o How much spending and consumption is enough to satisfy you and bring you happiness?

Step 3

The third step is to Design plans and strategies that align your wealth with your values and your financial life goals

- o Your financial independence and retirement plan
- o A spending and savings plan
- o Higher education plans for children and grandchildren
- o Insurance strategies for family and financial protection
- o Estate plans for when you're incapacitated or gone
- o Generosity plans for the causes that you're passionate about
- o Tax plans to keep all you can within the law
- o Worry-free investment strategies to help reach your financial goals AND sleep well at night

Step 4

The fourth step is to Implement those plans and strategies

- o Create and adhere to a budget
- o Reduce and eliminate debt
- o Purchase the right type and amount of insurance
- o Create and sign your wills, trusts, and advance medical directives
- o Wisely invest your financial assets for retirement and education goals
- o Maximize tax savings opportunities

Step 5

The fifth and final step is the one that will keep you from returning to the fog

- o Monitor the plans
- o Monitor your financial beliefs, attitudes, and behaviors
- o Make adjustments to the plans as your life changes and as your finances change
- o Quickly lift any fog of financial uncertainty that creeps back into your life. No financial question marks.
- o Resolve to remain on the secure path of clarity, confidence, and financial peace of mind



Need help
lifting the fog,
I'd like to help

SCHEDULE A FREE CONSULTATION

☎ 970-232-8851

If you're looking for:

- A financial coach who can help you experience true and lasting financial peace of mind.
- A trusted advisor who can help you navigate through the dreary fog of financial confusion.
- A financial professional who at all times places your best interests above everything else.
- A wealth manager who does not earn commissions by selling you financial products.
- A financial planner who can help you make sense of all the pieces in your financial world.

If what you just read is what you've been looking for in a financial professional, then consider making an appointment with me, a fee-only CFP® with over 14 years of experience as a financial planner, and a master's degree in financial planning.

FAQ

Who will help guide you out of the dismal fog of financial uncertainty and on to the secure path of clarity, confidence, and financial peace of mind?

You have an abundance of choices when it comes to hiring someone to help you with your finances. A dizzying array of options.

You can choose to work with a bank, an online brokerage firm, an insurance company, a full service brokerage firm, a retirement store, a registered investment adviser.

You can choose between a commissioned broker, a fee-based broker, an insurance agent, a fee-only financial planner.

So how do you decide who to hire?

Who will best help you get from where you are today to where you want to be tomorrow... and many tomorrows from now?

That all depends on what you expect from the person and company that you hire.

Do you want a company that simply executes your stock market trades or helps you navigate your way out of the dense fog of financial uncertainty and into the light of financial peace of mind?

Do you want someone who earns commissions by selling you financial products or someone who earns a transparent, clearly defined fee for helping you reach your financial life goals?

Do you want to work with a financial product sales person who may have completed nothing more than his company's sales training program or with a CERTIFIED FINANCIAL PLANNER™?

Do you want to work with someone who will give you advice that may ultimately be in his best interest or that will always be in your best interest?

**Need help lifting the fog,
I'd like to help**

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