

FINANCIAL INDEPENDENCE

GENERATION TO GENERATION INVESTMENT

WITHDRAWAL - RETIREMENT INCOME

ACCELERATE MORTGAGE

COLLEGE SAVINGS - 529

RETIREMENT SAVINGS - ACCUMULATION

3-6 MONTH EMERGENCY FUND

CREDIT CARD DEBT FREE

WILL & ESTATE PLAN

CASH FLOW PLAN / SHORTFALL OR SURPLUS

INCOME REPLACEMENT PLAN / TERM LIFE INSURANCE

On a scale of 1-10, what is your desire to become financially independent?
Do you want to leave an inheritance to your family?
Do you have a retirement income strategy?
What age will you be mortgage free?
Are you saving for your children's higher education?
Do you know your financial independence number?
How many months of emergency money do you have?
Do you know your current debt freedom age?
Do you have a Will?
Do you have a budget?
Do you have enough individual life insurance to replace your income in the event of a premature death?

HOME INSPECTION

Do you want to leave an inheritance to your family?

Do you have a retirement income strategy?

What age will you be mortgage free?

Are you saving for your children's higher education?

Do you know your financial independence number?

How many months of emergency money do you have?

Do you know your current debt freedom age?

Do you have a Will?

Do you have a budget?

Do you have enough individual life insurance to replace your income in the event of a premature death?

FAMILY FINANCIAL INDEPENDENCE

Goal: Develop a family tradition of financial success & independence

Goal: Never run out of money before you die

Goal: Have no rent or mortgage payment after retirement

Goal: To have well-educated and debt-free kids

Goal: Reach your FIN & be totally financially free

Goal: Protect retirement savings from ever being used for anything other than retirement

Goal: Destroy this “Financial Cancer” as it robs your ability to invest and create wealth

Goal: Avoid probate, name guardians for minors, make Living Will and select Power of Attorney

Goal: Attempt to lower your monthly expenditures

Goal: A plan to replace the income you earn, to protect those you love and depend on you.

FINANCIAL NEEDS ANALYSIS

A GPS FOR YOUR MONEY





10 Areas to Free Up Money to Save

1. Establish a cash flow plan
2. Pay yourself first
3. Avoid the credit trap
4. Adjust your lifestyle
5. Adjust your priorities
6. Check your monthly subscriptions
7. Check your insurance rates – auto, home, life
8. Realign your assets - sell something
9. Adjust your W-4
10. Earn extra income