Financial Strategies

• having financial and personal goals
• saving 20 percent of your income
• having retirement projections that are customized for you
• knowing your tolerance for risk
• having an asset allocation that you can stick with through thick and thin
• paying off your credit card balance each month
• knowing your investment accounts are diversified
• having low expenses in your investments
• working with a fiduciary that you can trust
• knowing how your investments are performing
• utilizing tax planning strategies to minimize your taxes
• filling all three tax buckets
• living within your means
• not striving to keep up with the Joneses
• having sufficient insurance
• having current estate planning documents that match your wishes
• having an estate planning binder
• discussing your finances with your spouse and children
• working in a career you love
• having a current net worth statement
• teaching your kids by your examples
• maximizing the benefits of the Roth IRA
• knowing the fees you are paying
• having an adequate emergency fund
• understanding your investments
• knowing you are financially secure