

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