

*What is it? - It is an evaluation of key financial variables that determine the security of your lifetime financial independence.*

Our experience tells us that most people understand financial planning to be a process that will satisfy their curiosity and concern about whether they have sufficient assets to last through their life expectancy. That is the primary purpose that we too believe is served by financial planning.

Our financial planning process can be summarized in four general steps:

1. [Current Status](#)
2. [Goal Setting](#)
3. [Strategy](#)
4. [Track and Review](#)

We need to determine where we are before we plan where we are going. The Current Status stage focuses on:

- The level of your spending
- Savings and investment balances
- Education funding
- How you have invested your money
- How much you are able to save
- Your current wages and tax bracket
- Your employer retirement plans and any pension benefits you may have earned
- Insurance and the presence of any estate planning documents you have are key factors as well

Using our [Personal Budget Spreadsheet](#) is a good place to start.

See our [Fee Schedule](#) for Financial Planning Cost