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| **Growing Family** | |
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| Keeping the big financial picture in mind can be a challenge when you’re just beginning to make a life for yourself. The list below is a great way to start. Check off the items that apply to you, and take some time to think about how you can start to tackle them. If this feels like a lot to handle, that’s okay – I am are here to help you make those life decisions while keeping your big financial picture in view. | **Defining Characteristics**   * Having and raising children * Arranging for child care * Moving into a home (or bigger home) * Greater income need * Career advancement |
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| **Opportunities**   * **Review estate plan**   + Work with a licensed attorney to draw up/update a will     - Name guardians   + Discuss if a trust is necessary * **Assess income situation and prioritize education, retirement, and other savings goals**   + Use credit wisely   + Continue to save for joint goals     - Home (bigger home)     - Vehicle     - Vacations * **Discuss and understand tax benefits of having children** * **Discuss and consider starting a 529 savings plan or other education fund**   + Set up automatic transfers   + Estimate college costs * **Maximize employee benefits; comparing your benefits and employee offerings against your partners**   + Retirement   + Flex spending accounts   + Daycare spending accounts * **Evaluate life insurance needs** * **Provide for family healthcare and long-term care**   + For new children, add your baby to your health insurance plan   + Ask about other employee benefits * **Ensure adequate disability, property and liability insurance** |  |
| **“Give your children the best chance at success – and that starts with having your own finances in order.”**  –Tim Steffen, CFP®, CPWA® Director of Advanced Planning |
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| **The future you want for yourself doesn’t just happen – you have to make it happen with smart financial choices. I can help you get started or clarify the overwhelming.** | |
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