

Financial Planning

Q: How is Financial Planning for Women different?

Women, especially single women, face challenges unique to them. Women are likely to live longer in retirement, accrue less in savings and Social Security benefits and can sometimes be less confident and engage in their investments. If you are doing more with less, work with a partner who understands that.

Q: How is Financial Planning for Families different?

Planning for a family means balancing the needs, wants, desires and biases of two people. Part of my role is to help you articulate what matters to you and integrate that into a plan that serves both members of the couple and gets you to your goals.

Q: How is Retirement Planning Different from Retirement Management?

Retirement Planning focuses on wealth accumulation strategies. Retirement Management emphasizes life-time distribution and wealth preservation strategies.

Q: How is Financial Planning for Business Owners different?

Business owners have special needs when it comes to tax mitigation, retaining and attracting quality employees and succession planning.

Q: How long will it take to make my Financial Plan?

Much of this will depend on you: how much time you have available to find and deliver information, and how easy it is to get a meeting on your calendar. In general, the process can be completed in two to six weeks.

Q: What if something changes in my life, and I need to change my plan?

Life is not static. You will experience numerous changes over time as you transition from one phase to another. Some changes are planned well in advance and some are completely unplanned. I ask each client to re-draft their plan annually. If something changes in between, we make the tweaks and changes along the way.

Q: Do I have to hire you to manage my investments?

No. I offer Fee-Only Planning services for those who are happy with their investments but still need planning services.

Q: Do you ask clients to sign an agreement or engagement letter?

Yes. This protects both you and me by clearly defining the work to be done, the cost for that work and the rights and responsibilities of both parties. You'll have ample opportunity to read and ask questions about the agreement before signing. You can download a copy now from the Documents section on the Client Experience page of this site.

Q: I'm not wealthy (yet). Can you still help me? Yes! Financial Planning isn't for "rich people" - it's for people who wish to become and then remain wealthy.

Q: I've never hired a Financial Planner before. What questions should I ask? This is another common concern we see. The CFP Board has a list of [Ten Questions to Ask Your Financial Advisor](#). This is a good place to start.