

# ONE-PAGE FINANCIAL PLAN FOR: CLIENT NAME

## VALUES

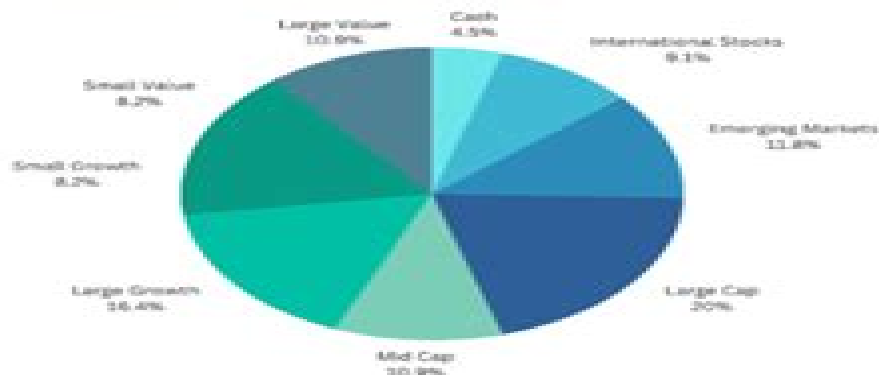
- Financial independence
- Charitable giving
- Creating a legacy for future generations

## CASH FLOW

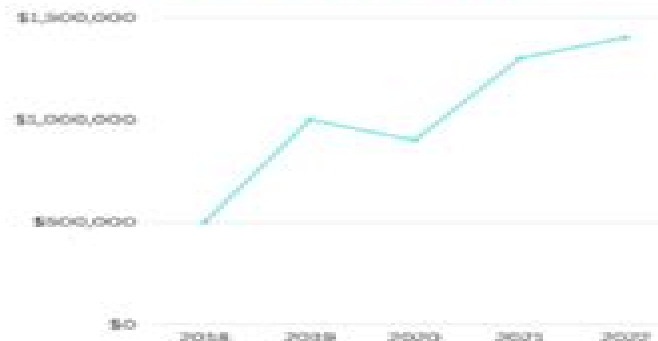
- Annual income: \$120,000
- Monthly expenses: \$8,000
- Surplus: \$2,000

GOAL	STATUS
Pay off \$20,000 student debt	On track
Max out 401(k) for this year	Behind
Contribute \$5,000/yr to IRA	On track
Open 529 account	Started

## ASSET ALLOCATION



## NET WORTH



## ACTION ITEMS

- ☐ Adjust 401(k) contribution rate
- ☐ Compare rate quotes for term life insurance
- ☐ Set up recurring deposits to 529 account
- ☐ Draft budget for home improvement projects
- ☐ Review 401(k) and IRA asset allocation
- ☐ Open a high-yield savings account
- ☐ Review estate plan and evaluate the need for a trust
- ☐ Review tax withholding and consider making adjustments
- ☐ Update beneficiaries for 529 accounts
- ☐ Consider the advantages of a Roth IRA conversion

# Online One Page Financial Plan Simple Smart

**Brenda J. Mizgorski**



## **Online One Page Financial Plan Simple Smart:**

**The One-Page Financial Plan** Carl Richards, 2015-03-31 Whenever I tell people about my job as a financial advisor the conversation inevitably turns to how hopeless they feel when it comes to dealing with money More than once they've begged just tell me what to do It's no surprise that even my most successful friends feel confused or paralyzed Even if they have a shelfful of personal finance books they don't have time to make sense of all the information available They don't just want good advice they want the best advice so rather than do the wrong thing they do nothing Their 401 k and bank statements pile up unexamined or maybe even unopened What they don't realize is that bad calls about money aren't failures they're just what happens when emotional creatures have to make decisions about the future with limited information What I tell them is that we need to scrap striving for perfection and instead commit to a process of guessing and making adjustments when things go off track Of course we're going to make the best guesses we can but we're not going to obsess over getting them exactly right The fact is in a single page you can prioritize what you really want in life and figure out how to get there That's because a great financial plan has nothing to do with what the markets are doing what your real estate agent is pitching or the hot stock your brother in law told you about It has everything to do with what's most important to you By now you may be wondering What about the details How much do I need to invest each year and how do I allocate it How much life insurance do I need Don't worry I'll cover those topics and many more sharing strategies that will take the complexity out of them The most important thing is getting clarity about the big picture so you can cope with the unexpected Maybe you'll lose the job you thought was secure you'll take a financial risk that doesn't pan out you'll have twins when you were only budgeting for one In other words Life will happen But no matter what happens this book will help you bridge the gap between where you are now and where you want to go

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