MONEY DOESN'T HAVE TO BE SCARY OR SERIOUS ALL THE TIME. MONEY CAN BE ABOUT JOY, SECURITY AND CONFIDENCE. LET ME HELP YOU CHANGE THE WAY YOU SEE YOUR FINANCES. FOREVER.

Sophia Bera
Financial Planner

Gen Y Planning: Financial Accountability Program Overview

What is the Financial Accountability Program all about?

This program is designed to provide a comprehensive financial plan as well as ongoing financial planning advice to clients in their 20s and 30s across the country in a fun and accessible way. If you're ready to work with a CFP® on an ongoing basis to help you clarify your goals, simplify your finances, and maximize your situation then this is the program for you!

How do I pay for this program?

You'll pay an initial planning fee (I send you an online bill) and then a monthly subscription through PayPal based on the complexity of your financial situation. You do not have to have any assets in order for me to work with you ☺

Here's what we set out to accomplish the first few months of working together:

- Initial 90-minute Skype call that is scheduled about a month out. This is where we go over your goals and values and I clarify any information needed before I start working on your plan.

- 90 minute plan delivery call about a month later. This call is scheduled at the end of the first meeting.

- At the plan delivery call I provide you with a 10-15 page financial plan that is a checklist which includes recommendations in the following areas:
  Lifestyle and career goals
  Cash flow planning
  Debt repayment plan
  Savings goals (i.e. emergency savings, travel, down payment savings)
  Credit score review and credit card recommendation
  Benefits optimization review
  Protection planning and insurance analysis
  Retirement projection and recommendations
  Investments analysis and areas of opportunity
  Tax planning tips
  Estate planning overview
  Net worth statement

- An asset allocation for your 401(k) is delivered via email about a week following the plan deliver call as well as any new account paperwork.

Sophia Bera, CFP® I genyplanning.com
sophia@genyplanning.com I (612) 790-7955

What's included in the cost of the ongoing subscription?

- You'll receive unlimited email support from me to help you implement the planning recommendations.
- After our plan delivery call I will be checking in with you every 1-2 months, but feel free to reach out by email as things come up.
- Please let me know when "open enrollment" is your company because I provide recommendations on your company benefits.
- We have 60-minute check-in meetings via Skype every 6 months thereafter.
- I'll also connect you to other financial professionals in my network to assist you in completing your financial planning recommendations. These people include: CPAs, estate planning attorneys, health care agents, and independent insurance agents (that won't sell you Whole life insurance). I know I can save you hours of time that you would have spent researching these individuals. Often times, it saves you money as well.

Can you manage assets like Roth IRAs and my old 401(k)?

Yes! If you want me to manage your assets, I can help you move them to Scottrade (my custodian). I charge 95 basis points (less than 1%) on the first $250,000 in assets that I manage. The fee is reduced to 80 basis points if you have between $250,000-$500,000 in investments, and it goes down from there.

What's your investment strategy?

I take a passive investment approach and use many low-cost ETFs and no-load index funds to keep your fees as low as possible while building an asset allocation that fits your time horizon. (Please note: I'm not a stock picker. So if that's what you want, I'm not your girl. That stuff is too risky for this girl!)

Why do I need a financial planner?

My goal is to help maximize your financial situation with the resources that you have available so that you can reach multiple goals. I want you to feel better about your financial situation after working with me. Often times I can see the holes in your financial plan, just by gathering the information. Then I put together an easy to understand financial plan based on your goals and values. I love helping you accomplish the financial tasks that you've been putting off for a while as well as recommend other areas of opportunity. You'll also receive access to my personal financial network made up of fun professionals like myself from across the country!

Contact me today to schedule a free 30-minute strategy session to see if the Financial Accountability Program is right for you!

Sophia Bera, CFP® I genyplanning.com
sophia@genyplanning.com I (612) 790-7955