Gen Y Planning

Financial Accountability Program Overview

You're a young professional who lives in a city and loves to travel. Over the years you attended prom, went to college, got a job… and now, officially an adult, you feel like you're supposed to have it all figured out. You've a lot going on: growing your career, getting married, starting a family, paying off student loans, changing jobs, buying a home, trying to save what you can, and more.

And you want to know where to start. You want to talk to someone who you can relate to and someone who understands you. That's why I started Gen Y Planning: because we didn't learn about these things in school and now it's time. (And because I got tired of helping rich old white guys get richer, but I digress.)

My approach is to help you use your money to match your values so you can live an incredible life. I'm not here to shame you around choices you've made in the past, but I *am* here to help figure out a plan to maximize your current situation so you can reach your goals even faster!

In the Financial Accountability Program you will receive:

- A 10-15 page financial plan with a series of "To Dos" that includes a net worth statement, retirement projection, and action checklist.
- The financial plan includes recommendations in the following areas: cash flow planning, debt repayment, investments, retirement planning, insurance, estate planning and tax planning.
- An asset allocation on your 401(k) or work retirement account(s) is included as part of this service.
- A review of your benefits package with a 1-2 page summary on which programs you should choose to maximize your company benefits.
- A recommendation of the credit card that fits your needs based on your spending.
- Access to a network of other financial professionals such as estate planning attorneys, CPAs, and insurance agents.
- Unlimited email support to help you reach your financial goals even faster.
- If you're ready for actionable financial planning advice to help you find clarity around your money, then you've come to the right place. It's time to stop making haphazard decisions about your finances and instead talk to a fee-only CFP® who can help you get on track so you can reach multiple financial goals simultaneously.

What's included?

- 30-minute consultation to assess your current financial situation.
- 90-minute initial Discovery meeting via video conferencing.
- 90-minute Plan Delivery Meeting to go through the planning recommendations (written in plain English).
- 60-minute follow-up meeting every 4-6 months, or as a major life event comes up, to check your progress
- A 10- to 15-page Financial Plan with easy-to-understand recommendations and a 1-page action checklist
- A CFP® and Associate Planner who you can reach out to via email as your situation changes
- Access to other financial professionals to be on your team to help you implement your recommendations
- Investment advice is available for 70 basis points. I use Betterment for Advisors as my investment management platform, which charges a platform fee of 25 basis points.

Cost:

The initial planning fee is $1,500-$3,500 followed by a monthly subscription of $149-$299 per month.

Apply to become a client of Gen Y Planning here:
www.genyplanning.com/apply

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