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 free 30-minute consultation to assess your current financial situation and walk you through the financial planning process.

A 60-90 minute Initial Discovery Meeting via video conferencing, where we talk more in depth about your financial goals and most pressing financial concerns.

A 60-90 minute Recommendations Meeting, which includes:

- An easy-to-read summary of your current net worth, goals, action items, and more.
- Recommendations in the following areas: savings targets, debt repayment, investment goals, retirement planning, insurance, estate planning, and tax planning.
- An asset allocation for your current 401(k) or work retirement plan.
- A recommendation of the credit card that fits your needs based on your spending.
- Connections via email to experts in our network (CPAs, estate planning attorneys, insurance agents).

60-minute follow-up meetings every 4-6 months, or as a major life event comes up, to check your progress.

A CFP® and Lead Planner who you can reach out to via email any time as your situation changes.

Recommendations to other experts in our network such as estate planning attorneys, CPAs, and insurance agents.

Partner with a Robo-Advisor to streamline investment advice. This is available as an "add on service" for 70 basis points. I use Betterment for Advisors as my investment management platform, which charges a platform fee of 20 basis points.

Cost:

The initial planning fee starts at $2,000 up front, followed by a monthly retainer of $215 per month.

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

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

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Quick Start Session Overview

If you're saying to yourself, "I'm not quite ready to work with a financial planner on an ongoing basis. However, I still have a few pressing financial questions that I'd like help on. What should I do?"

Answer: Try a Quick Start Session!

This session includes:

- A 60-minute video call for individuals
- A 90-minute video call for couples

- An in-depth discussion of your 2-3 most pressing financial topics. Popular questions include:
  - *Which payment plan should I choose for my student loans and how can I pay them off faster?*
  - *Should I refinance my student loans?*
  - *How do I sign up for my 401(k) and choose the investments?*
  - *Can you help me with a budget or spending plan?*
  - *How much should I set aside for emergency savings vs. savings for other goals?*
  - *What steps can I take to improve my credit and which credit card is best for me?*
  - *How do I start a Roth IRA and where should I set up the account?*
  - *Can you help me read my company benefits package and choose my benefits?*
  - *How much and which kind of life insurance should we have if we just had a baby?*

- A follow up email with recommendations and an action checklist within 24 hours so that you can take action right away!

Cost: $600 for individuals and $900 for couples.

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