Gen Y Planning

Financial Accountability Program Overview

Going through a bunch of life changes and wondering how to navigate through your finances? We can help.

You're a young professional who loves to travel and in the last few years, your life suddenly got a lot more … complicated. Over the past decade you went to college, got a job, moved, switched jobs again … and now you feel like you're supposed to have it all figured out. You've got a lot going on: growing your career, getting married, starting a family, paying off student loans, building your career, buying a home, trying to save what you can, and more.

You're making good money, but can't decide if it's better to save for a down payment or pay off your student loans. You want to plan for your honeymoon, but also save for retirement. You want to talk to someone whom you can relate to and someone who understands you. That's why we started Gen Y Planning: because we didn't learn about these things in school and now it's time. (And because we believe that financial planning isn't just for old white men.)

Our approach is to help you use your money to match your values so you can live an incredible life!

As a Financial Planning client, you'd get:

- **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 Associate 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.

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 will act as a fiduciary) to help you get on track so you can reach multiple financial goals simultaneously!

Fees range based on the complexity of your situation.

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