



Planning Your Financial Strategy

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Needs	Priorities	Goals
food	tax minimization	retirement
clothing	risk mitigation (insurance)	education
shelter	giving	legacy building
transportation		



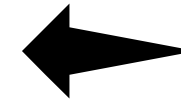
Your Finances

carefully considering needs & establishing priorities & goals
can improve cashflow & current asset management

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Your Finances		
current assets	cashflow	
	item	examples
	income	
	minus taxes	social security, federal, state, etc.
	minus budget items	food, clothing, housing, transport, etc.
	minus insurance premiums	health, disability, life, etc.
	minus giving	church, humanitarian, etc.
	equals savings	emergency fund, investments
savings & investments	→	goals: retirement, education, legacy

with needs carefully considered & goals & priorities established, motivation to earn rises & spending, savings and current assets are deployed purposefully



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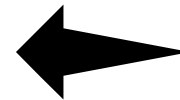
needs, priorities & goals	Time Horizon						
	present		contingency		future		legacy
	personal	others	risk	liquidity	intermediate	long	
food	<input checked="" type="checkbox"/>						
clothing	<input checked="" type="checkbox"/>						
shelter	<input checked="" type="checkbox"/>						
transportation	<input checked="" type="checkbox"/>						
giving		<input checked="" type="checkbox"/>					
emergency fund				<input checked="" type="checkbox"/>			
insurance - health			<input checked="" type="checkbox"/>				
insurance - life			<input checked="" type="checkbox"/>				
insurance - disability			<input checked="" type="checkbox"/>				
education					<input checked="" type="checkbox"/>		
retirement						<input checked="" type="checkbox"/>	
bequest							<input checked="" type="checkbox"/>

as your finances become more purposeful, you realize expenditure, savings & assets must be deployed within varying time horizons



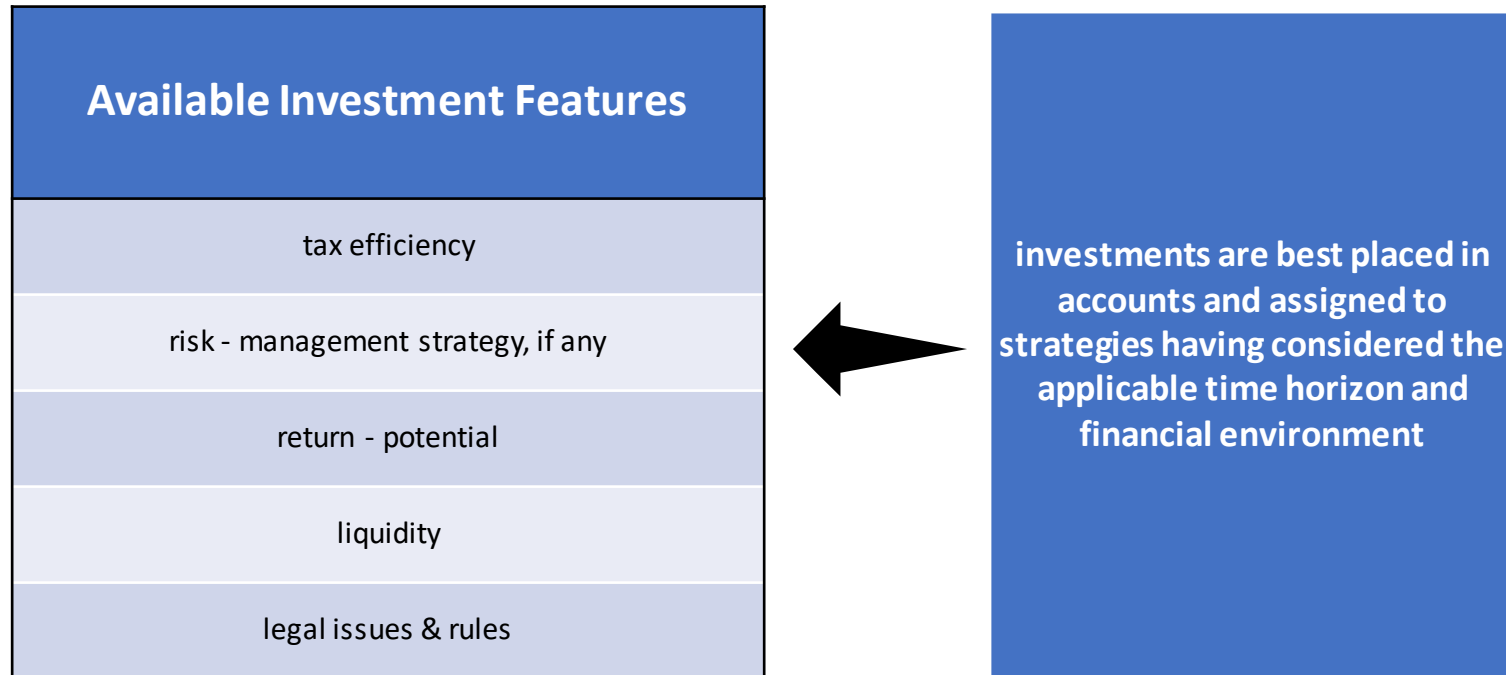
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Financial Environment	
investment	economic & market
account type availability (Roth, etc.)	economic prospects
tax & legal issues	interest rates - likely direction
	projected future returns
	markets' valuation



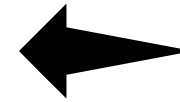
as you consider deploying your finances within varying time horizons, the environment within which you do so should be considered

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Financial Strategies	
areas	implementation
investment	account management
risk mitigation	insurance policies
giving strategy	donor advised funds (DAF), etc.
retirement plan	account types & investment management; projections
education plan	
estate plan	legal documents & vehicles, etc.
legacy	account types; tax strategy
tax strategy	permeates all strategies



when needs, goals & priorities, your finances, time horizon, financial environment & available investments are coordinated - financial strategies take shape