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The Need for Financial Planning

Building a successful financial plan can be confusing. As we construct a plan, we find that our financial lives have many scattered pieces.



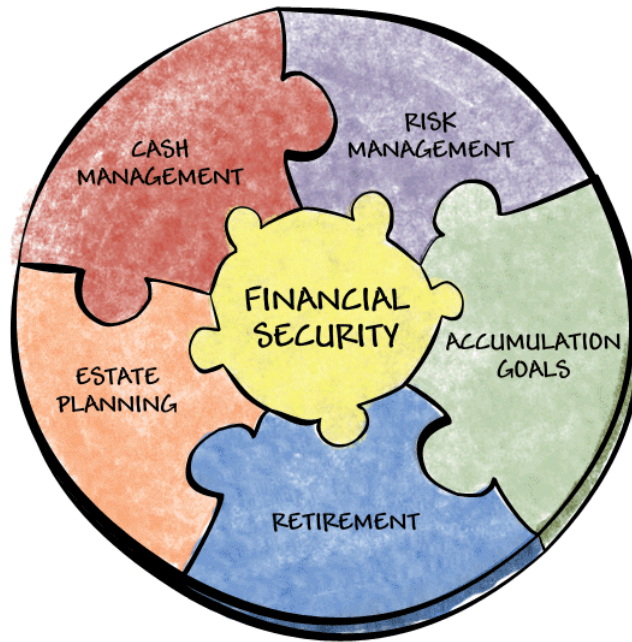
The Pieces of the Puzzle

Some of the financial issues that each person can expect to face during his or her lifetime include:

- **Cash management:** More than just balancing the checkbook, cash management includes preparing (and following) a budget, using credit wisely, and keeping the income tax burden to the lowest level possible.
- **Risk management:** There is risk of loss of both life and property. Life insurance can be used to protect a family against the risk of premature death. Disability insurance can protect against the loss of a person's ability to earn a living. Property and casualty insurance can protect our worldly goods against accident and such perils as fire, flood, earthquake and theft.
- **Accumulation goals:** We all need to save money for some reason. Educating our children is one very common goal. Buying a home and building an investment portfolio are two other typical accumulation goals.
- **Retirement:** Taking action today to insure that the later years are as comfortable and worry-free as possible.
- **Estate planning:** Recognizing that death is inevitable and planning for the ultimate transfer of our assets to our heirs.

The Need for Financial Planning

A coordinated financial plan provides a framework for achieving financial security.



Steps to Achieving Financial Security

Solving financial problems in today's world takes work. Two basic steps are involved:

- **Step 1 – Choose Your Financial Planning Team:** In our complex, ever-changing world, expert help is needed. Trained professionals such as your attorney, CPA, IRS enrolled agent, life insurance agent, securities broker, and financial planner are generally members of your team.
- **Step 2 – Develop Your Plan:** With the help of your team, the second step can be taken: the development of a systematic, integrated plan for dealing with each of these issues. This is called developing a financial plan.

You can choose to ignore these problems until it is too late. Or, you can take steps to put the puzzle together and achieve your financial security. The most important step is the first one.