



Top 9 financial planning tips

- 📄 Write down your goals for one year, five years, and your lifetime, both personal and financial.
- 📄 Create an emergency cash reserve fund of 3-6 months of expenses.
- 📄 Check your credit report annually www.annualcreditreport.com
- 📄 Eliminate (or avoid) consumer debt (car payments, credit cards)
- 📄 Save for retirement personal.vanguard.com




Top 9 financial planning tips

 **Have a health care power of attorney** www.state.sc.us/ltgov/aging/docs/HealthCarePowerofAttorney

 **Protect your identity** use a shredder, www.lastpass.com, www.trustedid.com

 **Track your expenses**

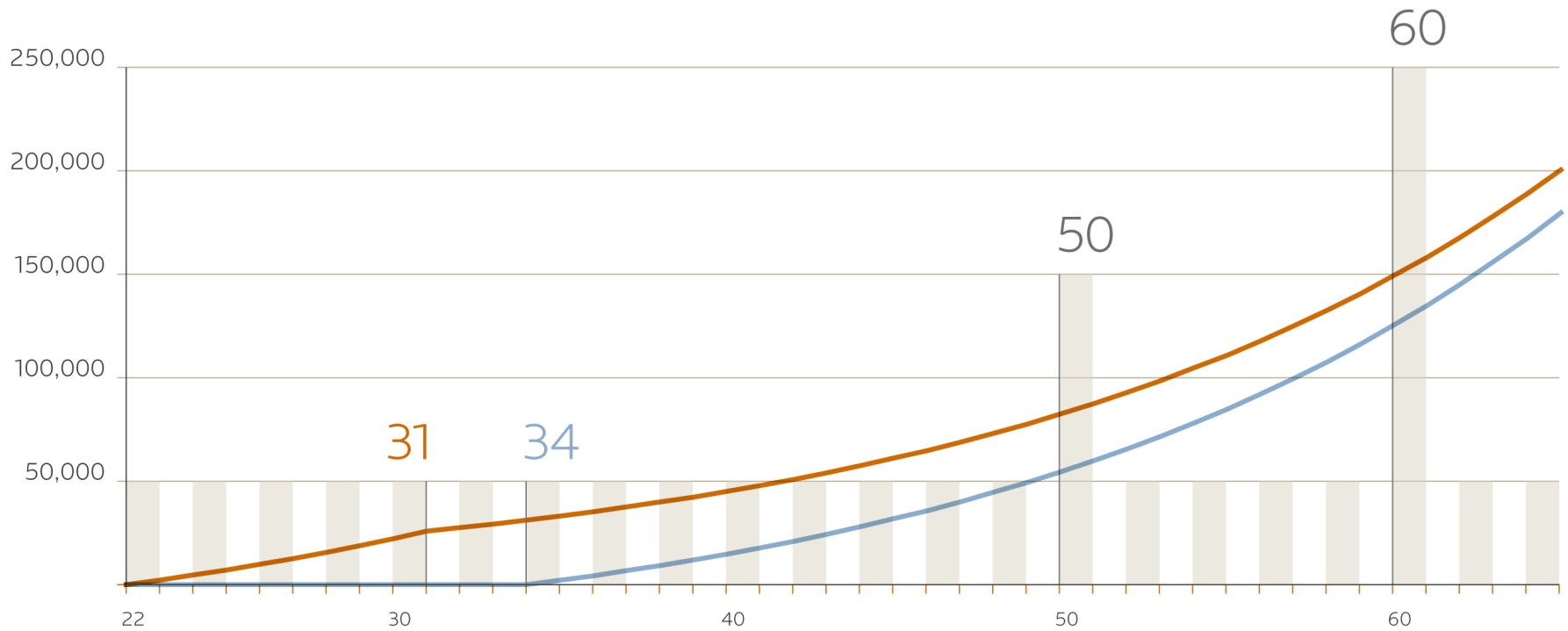
 **Review your health, home/renter's, and auto insurance coverage to insure you are adequately covered**



A Tale of Two Neighbors

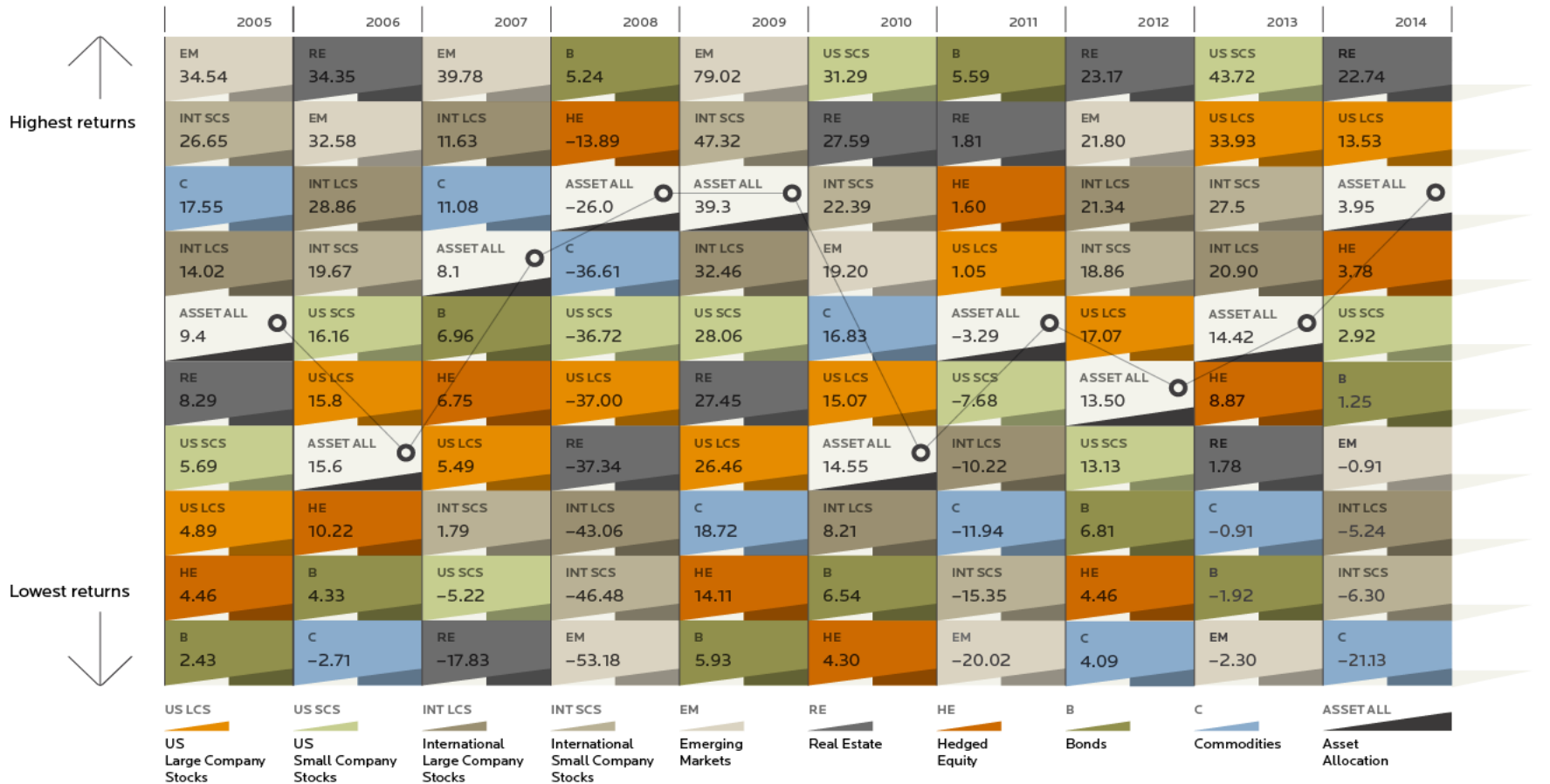
■ Saving \$2,000 per year | age 22–31 | 6%

■ Saving \$2,000 per year | age 34–65 | 6%





Moderate growth asset allocation



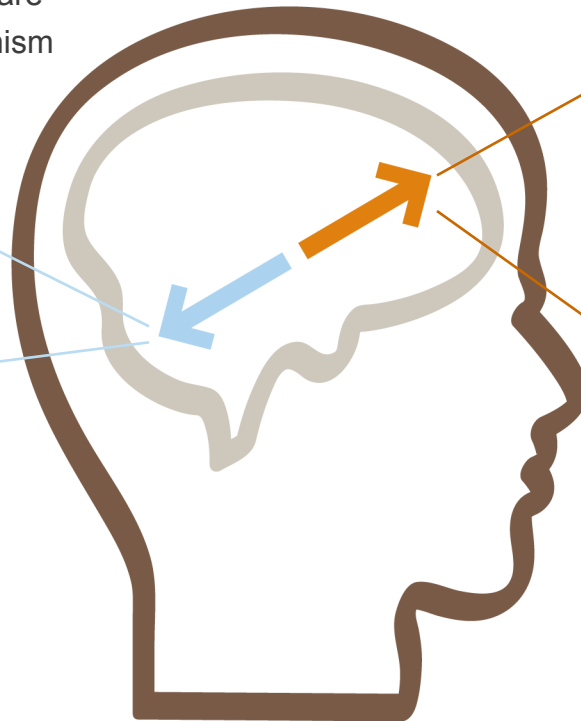


Money changes everything

Where signals of fear and anger are generated; “flight or fight” mechanism

This region saves you from the lion but kills you in the market.

Where you are processing moves in the stock market.

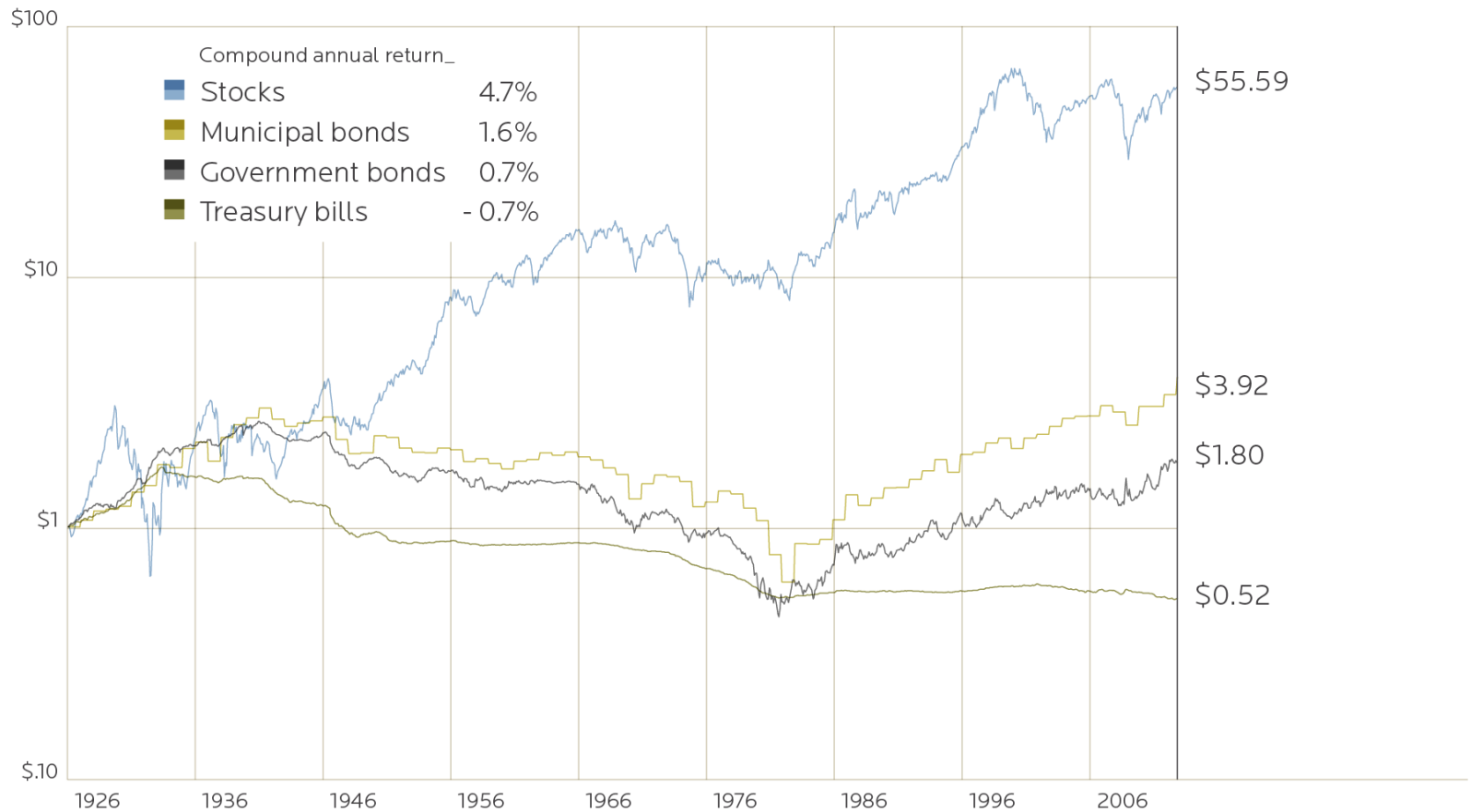


Where you should be processing moves in the stock market.

Where you categorize and store information for processing themes and long-term plans.



Stocks, bonds, and bills after taxes and inflation 1926 - 2012



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