

5 KEY STEPS OF FINANCIAL PLANNING



1.

GETTING TO KNOW YOU

Financial planning is not a rubber-stamp process. Before we even talk about finances, we take the time to get to know who you are. Where have you been and where do you see yourself going? And you will take this time to get to know us and how we can help.



YOUR GOALS & DREAMS

2.

A skilled financial planner can assist you to identify your financial goals, prioritise them and understand the steps required to turn your dreams into reality. By knowing your goals and timeframes, it's easier to see where to concentrate your efforts. You'll also spot the distractions that would otherwise blow you off course.

3.

CREATING A PLAN

Developing a written plan with a clear emphasis is critical to achieving your financial objectives. We can provide budgeting and debt management advice to help you start creating wealth without the costly anchor of "bad" debt. Investments and structures that suit your personal circumstances and goals are a key component. Protecting your future dreams with appropriate risk cover is fundamental to your plan.



IMPLEMENTATION

4.

Once you have agreed on the plan we have prepared, each recommendation for investments, risk cover and structures will be put into place. This is when your financial plan comes alive and becomes part of your exciting future.

5.

MONITOR & REVIEW

Life rarely turns out exactly as anyone expects, so when changes come along it's important that your financial plan changes too. With regular reviews we will be there to steer you on your path to financial independence and ensure your plan remains relevant and on track.



Financial Planning

William Bennett Munro



Financial Planning :

Psychology of Financial Planning Brad Klontz, Charles R. Chaffin, Ted Klontz, 2022-09-27 Psychology of Financial Planning The Practitioner's Guide to Money and Behavior In PSYCHOLOGY OF FINANCIAL PLANNING The Practitioner's Guide to Money and Behavior distinguished authors Drs Brad Klontz CFP Charles Chaffin and Ted Klontz deliver a comprehensive overview of the psychological factors that impact the financial planning client Designed for both professional and academic audiences PSYCHOLOGY OF FINANCIAL PLANNING is written for those with 30 years in practice as well as those just beginning their journey With a focus on how psychology can be applied to real world financial planning scenarios PSYCHOLOGY OF FINANCIAL PLANNING provides a much needed toolbox for practicing financial planners who know that understanding their client's psychology is critical to their ability to be effective The PSYCHOLOGY OF FINANCIAL PLANNING is also a much needed resource for academic institutions who now need to educate their students in the CFP Board's newest category of learning objectives psychology of financial planning Topics include Why we are bad with money Client and planner attitudes values biases Financial flashpoints money scripts and financial behaviors Behavioral finance Sources of money conflict Principles of counseling Multicultural competence in financial planning General principles of effective communication Helping clients navigate crisis events Assessment in financial planning Ethical considerations in the psychology of financial planning Getting clients to take action Integrating financial psychology into the financial planning process PSYCHOLOGY OF FINANCIAL PLANNING goes beyond just theory to show how practitioners can use psychology to better serve their clients The accompanying workbook provides exercises scripts and workshop activities for firms and practitioners who are dedicated to engaging and implementing the content in meaningful ways

Financial Planning Competency Handbook CFP Board, 2015-08-03 The official guide for exam success and career excellence Financial Planning Competency Handbook Second Edition is the essential reference for those at any stage of certification and a one stop resource for practitioners looking to better serve their clients This fully updated second edition includes brand new content on connections diagrams new case studies and new instructional videos and a completely new section devoted to the interdisciplinary nature of financial planning You'll gain insights from diverse fields like psychology behavioral finance communication and marriage and family therapy to help you better connect with and guide your clients alongside the detailed financial knowledge you need to perform to the highest expectations as a financial planner This book contains over ninety chapters that are essential for practitioners students and faculty Whether a practitioner student or faculty member this guide is the invaluable reference you need at your fingertips Comprehensive clear and detailed this handbook forms the foundation of the smart financial planner's library Each jurisdiction has its own laws and regulations surrounding financial planning but the information in this book represents the core body of knowledge the profession demands no matter where you practice Financial Planning Competency Handbook Second Edition guides you from student to practitioner and far

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Financial Handbook Robert Hiester Montgomery,1925

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