

“SO, MEG, WHAT DO YOU DO?”

If you find yourself wondering what I, as a financial planner, do, hopefully you will find some useful answers below.

Specific Financial Issues I Help Clients With

I have helped clients understand and act on the following financial opportunities, risks, and challenges:

- Figure out how much of a cash cushion you need, and how you're going to grow it
- Figure out what to do with extra cash
- Choose how much to save to your 401(k) and how to invest it
- Review your investments and suggest changes, if necessary
- Identify a need for estate planning documents (a will, power of attorney, etc.) and help you find an attorney to create them
- Identify a need for tax planning and help you find an accountant
- Identify a need for life, disability insurance and help you find an insurance broker
- Identify your need for a career coach, recruiter, etc. and help you find one
- Remind you to designate beneficiaries on retirement plans and insurance policies
- Answer the question, “Should I exercise my stock options? When? How many?”
- Make a plan for your Restricted Stock Units.
- Figure out what to do with your stockpile of company stock. Sell it? Keep it?
- Make a plan for distributions from your Employee Stock Ownership Plan (ESOP)
- Provide ideas to your startup employer for retirement plans they could provide, emphasizing ease and low cost
- Help you participate in your company's Employee Stock Purchase Plan
- Create a savings plan that makes progress towards multiple goals at the same time
- Make the “Rent vs. Own” decision
- Figure out how to come up with a down payment
- Make a plan for paying off your debt—be it student loan, credit card, or mortgage
- Suggest tax-savvy ways to help you support charitable causes
- Figure out how to share your financial good fortune with your family
- Set up an automated savings plan that “pays you first”
- Help you create a plan for professional networking and job skills development
- Determine if you are currently in a good financial place
- Evaluate employee benefits
- Evaluate a job offer



The More Important Stuff

That list above is an easy but rather simplistic way of understanding what I do. The real value comes when we get into the “squishier” areas that are harder to put in a checklist.

I bring clarity to what might feel like “an abyss of uncertainty,” as a client recently described it. Google will gladly give you more information about personal finance than you can consume in a lifetime. But which ideas are important for you and your family?

I help you focus. When you need more life insurance, to roll over some 401(k)s, to invest some extra cash, and to manage the risk of company stock, which should you do first?

I help identify when your stated values and priorities aren't reflected in your financial behavior. If you tell me you want to buy a home but you spend most of your money on travel, then either you need to rethink your goals, or you need to set up a better system to save.

I provide you with accountability to help you stick with the plan we make together. Behavioral change is hard, be it your diet, exercise, finances, or relationship. I can learn a lot from reading books, but I get stuff done when I work with my business coach.

I help you learn about and gain confidence in your own finances. Imagine how you'd feel if you actually understood what was going on and why you're doing what you're doing?

One of my clients recently celebrated as she announced she'd moved her old 401(k) into her newly established IRA and invested it all by herself. That stuff just can't be un-taught. Now she is permanently better equipped to understand and handle her finances.

I give you “permission” to do the things you want to do or think you should do anyway. Not everything you want to do, of course, but if I don't think it'll put your finances at undo risk, I will give my stamp of approval.

One of my clients wants to buy a home but doesn't have enough cash for a down payment. I recommended she stop saving to her retirement account and HSA immediately and funnel all that money into a savings account for a while. She was relieved because she had thought of doing that but wasn't sure it was the proper thing to do.

I am an impartial third-party resource for couples. Sometimes you can avoid a disagreement altogether by seeking my advice.

I listen. Funny how when you start talking about your money, you start talking about every other part of your life. I'm not a mental health counselor, but I can tell you, simply having a trusted expert you can unload all your financial anxieties onto can be worth the price of admission all by itself.

