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The Financial Awareness Foundation
A 501(c)(3) Nonprofit Organization
Dedicated to Significantly Improvement Financial Awareness & Financial Literacy
http://www.thefinancialawarenessfoundation.org/

Today’s Presentation –
An Educational Financial Awareness Public Service / Community Gift

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http://www.monterey.org/library/Events/Financial-Awareness-Workshops

http://www.thefinancialawarenessfoundation.org/index.html
Welcome to
Building Blocks to
Successful
Financial Planning
Part 2 – The Essential Principles

In the spirit of Improving Financial Awareness & Financial Literacy,
and as a community financial awareness gift,
the following presentation is brought to you by

Monterey Public Library
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Our vision is to Inspire, Delight, and Educate Improving Financial Awareness & Financial Literacy
All the Library IDEA!

The Financial Awareness Foundation
serves as a nonpolitical “financial awareness advocate” for the public,
financial service and nonprofit professionals, their companies and associations, educational institutions,
employers, and municipalities.

1. A 501(c)(3) nonprofit organization
2. Addressing a major social problem dealing with the lack of financial awareness & financial literacy
3. Believes that creating financial awareness and teaching financial literacy and the essential principles to
smart personal financial management is VERY important
4. Taking an active leadership role uniting
to take part in a concentrated personal finance content media blitz
every six months during the strategic campaign venues of
   - National Financial Literacy Month in April
   - National Estate Planning Awareness Month / Week in October

6. Developing and assembling high quality educational content for the general public and professionals
7. Assisting financial service & nonprofit professionals and their organizations, employers, and academia to
  provide high-quality, financial education and cost-effective financial services

Background & Mission

The Financial Awareness Foundation

Background & Mission

Helping to make this a better world...
Bryce Hamilton
Principal of Vestus Group Wealth Management
bryce@vestuswm.com

Bryce Hamilton is a Partner & Co-Founder of Vestus Wealth Management.
Bryce brings nearly two decades of experience in the finance services industry.
Bryce was raised in Summit, New Jersey and spent the majority of his career in Northern California.
He was awarded athletic scholarships, and attended both the University of Richmond and University of North Carolina at Chapel Hill as a member of their NCAA golf teams.
Played golf professionally for four years before entering the financial services industry.
He is an active member of the community serving as a member of the:
- Carmel Valley Ranch Board of Advisors
- Monterey Tribe Lacrosse Club Board of Directors
- Chairman of the Board for the Monterey Peninsula College Internship Program

Bryce and his wife Hilary have three children.
In his spare time Bryce enjoys coaching lacrosse and playing golf with family and friends.

Julie King, Esq.
PIERC KING, P.C., A Professional Law Corporation

Julie King is a business and estate planning attorney.
Principal of PIERCE KING, P.C.
Graduate of UCLA and Loyola Law School.
Handles a variety of Trusts (including Revocable Living Trusts, Special Needs Trusts and Pet Trusts), Wills, Health Care Directives and Durable Powers of Attorney, as well as business law matters.
Represents individuals and businesses throughout California.
Professor of ethics at Western State University School of Law and U.C. Irvine Paralegal Program.
Noted speaker who conducted seminars for the State Bar of California, Continuing Education of the Bar, Monterey Bar Association, Rotary Club of Monterey, Orange County Bar Association.
Board Member, Monterey County Business Council.
Ambassador, Monterey Peninsula Chamber of Commerce; and Member, Salinas Chamber of Commerce.
Known as THE LAWYER WHO COMES TO YOU!®
Julie and her husband regularly take their dogs to Carmel Beach, where the dogs seemingly take as much sand home with them as they can pile onto their wet fur.
Kris Toscano, CPA

Kris Toscano is a Certified Public Accountant and a Partner in the Hayashi Wayland Carmel office.
Earnings a B.S. in Industrial Technology (Summa Cum Laude), Cal Poly, San Luis Obispo.
He specializes in estates and trusts and works with many high-net-worth individuals.
He is known for being relentless in his pursuit to prepare work correctly for clients.
His best capabilities are being organized, responsible and having the ability to find common ground when people are mired in differences.
Kris loves the Monterey Peninsula and enjoys serving the community. His current volunteer efforts include:
- Executive Board and Treasurer for the Carmel Chamber of Commerce
- President for the Rotary Club of Carmel-by-the-Sea
- Director for the Holiday Dinner at the Monterey County Fairgrounds

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Kevin R. Mahoney, CFP®

Partner at Integris Wealth Management
Certified Financial Planner® professional
Certificate in Financial Planning from UC Santa Cruz
BA in Law & Society from UC Santa Barbara
Worked in investment management and financial planning since 1996, the first 13 years of which with two major firms in the San Francisco area
- Treasurer and Board Director, Carmel Public Library Foundation
- Board Director, Montage Health Foundation
- Member, Financial Planning Association
- Raised and attended schools locally
- Enjoys time with wife and four children, and anything to do with mountains or water.

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Liza Horvath, CTFA, PLF

President & CEO, Monterey Trust Management – A Professional Trustee & Executor Firm
Certified Trust and Financial Advisor (CTFA)
Licensed Professional Trustee
Accredited Investment Fiduciary
BA in Business Administration, University of Hawaii
Worked with Bank of America Private Banking 1986 to 1999
Served as Regional Trust Manager for Santa Barbara Bank and Trust 1989 to 2012
Community Involvement:
- Monterey Peninsula College Foundation, Board Member (2014 to present)
- Visiting Nurse Association, Board Member, Executive Committee (2017 to present)
- Legal Services for Seniors, Past President of the Board (2009 to 2015)
- Monterey County Bar Association, President (2014 to present)
- California State Bar Association, Associate Member (2005 to present)
- Professional Fiduciary Association of California (PFAC), Affiliate Member (2010 to present)
- All Saint’s Day School Board of Trustees, (Past) Board Member (2009 to 2013)
- Carmel-by-the-Sea Rotary Club, Member and Past President (1999 to present)
Publications:
- Monthly column, Senior Advocate, MediaNews Group (2009 to present)

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Agenda – Part 2 – The Essential Principles

Welcome & Opening Comments
Some Questions to Ponder – Alarming Consumer Data
Creating a System to Address & Manage Your Finances
Financial Planning
Goals
Financial Independence/Retirement
Major Expenditures
Investments
Taxes
Risk Management
Estate Planning
Questions & Answers
Closing Comments

http://www.monterey.org/library/Events/Financial-Awareness-Workshops

How Did You Do?

How many times did you answer "Yes"?

16-20
Consider yourself financially astute.
The timing may be right for fine tuning.

11-15
You are financially concerned.
You are ready to take the next step.

6-10
You are not current with your finances.
Information is available to help you catch up.

Under 6
Your finances are managing you.
You can begin to take charge with information available to you.

Alarming Consumer Financial Data

• What's the class of 2016 average student loan debt? $37,000
  1
• What percentage of credit card carrying college students are unaware of late payment charges? 75%
  1
• How many Americans are over 65? 45+ million
  2
• What percentage of Americans over 65 are dependent on Social Security? 90%
  2, 3
• How much does the average retired couple receive from Social Security in 2017? $27,100
  4
• For persons reaching 65, what is their average life expectancy? 19+ years
  5
• How many Americans don't have any estate plan? 120 million
  6

Most Americans who reach age 70 are almost out of money!!!

What's in your financial future?

1. Council for Economic Education
2. US Census Bureau
3. CRS Report for Congress RL33387
4. Social Security
5. US Dept of Health & Human Services
6. H.Res. 1499
Which area of your personal finances frustrates you the most?

- Paying bills
- Financial education
- Making financial decisions
- Finding the right kind of work
- Consumer financing management
- Banking services
- Financial calculators
- Tracking your Net Worth
- Investment research
- Insurance & risk management
- Asset allocation
- Tax preparation
- Estate planning
- Asset management
- How much can I give?
- Financial paperwork
- Debt
- WHERE TO KEEP IMPORTANT DOCUMENTS
- Educating children about finances
- Dealing with eldercare issues
- Dealing with debt
- Cash flow statements & bookkeeping
- Finding the right kind of work
- Student loans
- Financial calculators
- Investment research
- Financing management
- Banking services
- Financial calculators

Your future should not be a gamble.

Try using a systematic approach to

- Empower you to make the best informed everyday financial decisions
- Give you the best chance for a secure financial future
Getting Organized
Now is prime time to get organized and put your financial house in order
Quick –
- When's your auto registration due?
- Where's your pink slip to your car?
- Where's your Durable Power of Attorney?
- Where's the deed to your house or your parent's?
- Who are your back up executors and trustees?
- Where are your important login's and passwords?
For those who missed Part 1 visit at
http://www.monterey.org/library/Events/Financial-Awareness-Workshops

Let Financial Planning
Be Your Key to A Secure Financial Future

6 Easy Steps to a Better Financial Future

Six Steps to Successful Financial Planning

1. Set Your Goals
2. Analyze Your Budget
3. Develop Your Strategies
4. Implement Your Plan
5. Track & Monitor Your Progress

http://www.monterey.org/library/Events/Financial-Awareness-Workshops
5. What Are Your Personal Goals
- Decide what’s really important to you
- What are your personal & financial goals?
- What are your gift plan and legacy plans?
- Where do you want to live in 3 years, 5 years, 20 years?
- How much time should you give to your work, your kids, your spouse, yourself, your community…?
- It’s your dream…

Personal & Financial Goals

Common Mistakes to Avoid in Dealing With Defining Your Life Goals
1. Failing to set personal or financial goals
2. Being unhappy and not living your life to its fullest
1. Define what’s really important to you
2. Regularly review what matters most to you personally and financially

6. Financial Independence / Retirement

- When will you reach your financial independence / retirement?
- When can I stop working and still maintain my lifestyle?
- For how long?
- What rate of return do I need on my assets to get reach and maintain my goals?

The Numbers!

How long will it take for your principle to double?

Divide 72 by your rate-of-return

At 8%, it will take 9 years

\[ \frac{72}{8} = 9 \text{ years} \]
Understanding the power of “time value of money” and “compounding”

Question: Which would you rather have?
1. A check for $1 million?
2. A check for a penny doubled each day for 30 days?

1. If a child began working at age 17 and earned over $5,500 a year going forward.
2. The child opens a ROTH IRA
3. The child with their earning, and if necessary with the assistance of family and close friends begins funding the ROTH IRA with $5,500 each year for the next 13 years until age 30
4. The ROTH IRA is invested in an S & P index fund
5. This fund generates a Compressed Annual Growth Rate of 8% (These funds are not guaranteed and could lose money, but for this example it is lower than the last 50 year historical Compressed Annual Growth Rate of the S & P 500 (9.99%)
6. Then stops funding the ROTH IRA and doesn’t make another contribution
7. At age 65 the child could have over $2 million dollars!
8. If the child waits one year before starting this program, at age 65 they will be $151,000 short, even thought they saved the same amount of money.
9. If the child were to wait until age 30 before starting this program they would be $1,289,000 short!!! Even though they saved the same amount of money!!!

The Numbers

To Accumulate $1,000,000

<table>
<thead>
<tr>
<th>Weekly Savings @ 8%</th>
<th>Monthly Savings @ 8%</th>
<th>Years to $1 Million</th>
</tr>
</thead>
<tbody>
<tr>
<td>$43</td>
<td>$190</td>
<td>45</td>
</tr>
<tr>
<td>$66</td>
<td>$286</td>
<td>40</td>
</tr>
<tr>
<td>$154</td>
<td>$671</td>
<td>30</td>
</tr>
<tr>
<td>$390</td>
<td>$1,698</td>
<td>20</td>
</tr>
<tr>
<td>$1,257</td>
<td>$5,466</td>
<td>10</td>
</tr>
</tbody>
</table>

To Spend $5,000 per month

<table>
<thead>
<tr>
<th>Capital Needed @ 8%</th>
<th>Monthly Spending</th>
<th>Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>$681,417</td>
<td>$5,000</td>
<td>30</td>
</tr>
<tr>
<td>$977,711</td>
<td>$5,000</td>
<td>20</td>
</tr>
<tr>
<td>$1,207,087</td>
<td>$5,000</td>
<td>10</td>
</tr>
</tbody>
</table>
Finding the Money???

Just think if you were to forgo a daily coffee, or soda, or other daily habit, and were able to save and invest just $3.00 per day. Look what it might grow into.

<table>
<thead>
<tr>
<th>Years</th>
<th>Rate of Returns</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>6.00% 8.00% 10.00%</td>
</tr>
<tr>
<td>1</td>
<td>$1,128 $1,140 $1,151</td>
</tr>
<tr>
<td>10</td>
<td>$15,002 $16,772 $18,811</td>
</tr>
<tr>
<td>20</td>
<td>$45,336 $54,095 $69,938</td>
</tr>
<tr>
<td>30</td>
<td>$92,140 $137,153 $208,896</td>
</tr>
<tr>
<td>45</td>
<td>$253,245 $487,053 $974,130</td>
</tr>
</tbody>
</table>

Think what this extra money could mean for your financial future.

Common Mistakes to Avoid In Planning Your Financial Independence / Retirement

1. Failing to plan
2. Not starting a savings and investment plan early enough
3. Not investing prudently
4. Counting on your home equity to finance your retirement
5. Assuming the lottery or an inheritance will get you through your later years

6. Thinking Social Security or other government retirement programs will be adequate
7. Not taking inflation into account when estimating after-retirement expenses
8. Not being prepared for medical emergencies
9. Failure to address longer life expectancy
10. Procrastination
1. Learn about financial independence/retirement planning
2. Understand the power of "time value of money" and "compounding"
3. Use your Six Steps to Financial Independence / Retirement Planning
4. Annually update and review your Financial Independence/Retirement Savings Projections
5. Avoid the Common Mistakes in Dealing with FIR

---

7. Major Expenditures

- Prioritize major expenditures
- Should I get a new car or a new used car?
- Should I buy or lease my home?
- Should I fund my child’s college costs?
Common Mistakes to Avoid In Planning Major Expenditures

1. Failing to plan
2. Living day-to-day with no specific goals
3. Buying on impulse based on peer or marketing pressure
4. Financing when you should have waited and paid cash
5. Lacking product research before making a purchase
6. Procrastination
7. Making unrealistic assessments of your budgeted ability to pay for a major expenditure

Essential Principles to Major Expenditure Planning

1. Learn about major expenditures
2. Begin prioritizing your planned major expenditures
3. Use your Six Steps for Major Expenditures Planner
4. Avoid Common Mistakes in dealing with major expenditures

8. Investments

- Wise investing is a lifelong task
- How do investments earn money?
- What are some good investment strategies?
- What’s the advantage of taking money out of my salary for a retirement plan?
Some Investment Terms

1. Asset Allocation
2. Asset Classes
3. Diversification
4. Investment Risks
5. Target Rate of Return

Common Mistakes to Avoid in Investing

1. Failing to organize finances
2. Investing without clearly defined objectives
3. Investing without a plan
4. Not understanding your current or potential investments
5. Not understating your risk tolerance

Common Mistakes to Avoid in Investing

6. Allocating assets improperly
7. Diversifying insufficiently
8. Being sold investments instead of finding them
9. Selling in a panic
10. Procrastinating
Building Blocks to Successful Financial Planning

1. Learn about investments
2. Determine your risk tolerance
3. Avoid investing without clearly defined objectives
4. Use your Six Steps to Investment Planning Planner
5. Annually review and update your Investment Policy Statement & Plan
6. Properly asset allocate your investments
7. Have sufficient investment diversification
8. Avoid the Common Mistakes in investment planning

Essential Principles to Investing

- Taxes are an inevitable part of life
- Paying your fair share
- Opportunities for minimizing your tax obligations
- Year long tax planning can save you money
- Always ask the question:
  - What are the tax consequences of this transaction?

9. Taxes

- Planning ahead
- Reduce taxable income
- Employment Tax Advantages
- Increasing tax credits & deductible expenses

Saving Tax Dollars
Charitable Gifts Can Come in Many Forms

- Outright Gifts of
  - Cash, Securities, Real Estate, Art & Collectibles, Personal Property Gifts
- Charitable Gift Annuity
- Charitable Remainder Trust
- Charitable Lead Trusts
- Pooled Income Fund
- Private Foundation
- Community Foundation
- Life Estate
- Gift Easement
- Transfers by Will, Trust or Beneficiary Designation -
  - Partial Interest Donations
- Donor Advised Funds

Common Mistakes to Avoid In Tax Planning

1. Unorganized finances
2. No pro-active tax planning
3. Not taking advantage of all your deductions
4. Consistently receiving tax refunds
5. Failing to take advantage of salary-reduction options such as a 401(k) plan

Common Mistakes to Avoid In Tax Planning

6. Not seeking tax advice before entering into a major transaction
7. Keying in tax data improperly when using tax preparation software
8. Aggressively using tax shelters
9. Procrastination
Essential Principles to Tax Planning

1. Learn about your federal and state tax laws
2. Avoid unorganized finances
3. Use your Six-Steps to Tax Planning Planner
4. Practice pro-active tax planning
5. Start your tax planning early in the year and complete it before year-end
6. Seek tax advice before entering into a major transaction
7. Avoid aggressively using tax-sheltered investments
8. Avoid Common Mistakes in dealing with tax planning

10. Insurance
Minimize Surprises Through Insurance / Risk Management

- Do I need life insurance? How much is enough?
- Am I paying too much for car insurance?
- What are the various kinds of insurance?
Common Mistakes to Avoid In Insurance Planning

1. Failure to plan
2. Having too little, too much or the wrong insurance
3. Paying too much for insurance
4. Not coordinating the ownership and beneficiary selection of life insurance with your estate plan
5. Procrastination

Essential Principles to Insurance Planning

1. Learn about insurance
2. Use your Six-Steps to Insurance Planning Planner
3. Review and update your summarized insurance policies annually
4. Be sure to coordinate the ownership and beneficiary selections of life insurance with your estate plan
5. Avoid having too little, too much, or the wrong kind of insurance and paying too much for it
6. Avoid Common Mistakes in Insurance Planning

11. Estate Planning

- Good estate planning protects you and your family.
- It's not like I'm a Mark Zuckerberg or Bill Gates or Prince. Why do I need an estate plan?
- How do we tactfully find out if mom has an estate plan?
- Does it make sense to create a trust fund for my kids?
- How can I make a lasting difference?
What … No Estate Plan!!!

IF YOU DON'T HAVE UP-TO-DATE DOCUMENTS
- Here are a few problems you or your family might encounter

- You can't find funeral instructions
- A costly search for a will may be required
- The appointment of an estate representative and minor child’s guardian becomes much more complicated and expensive
- Wrong people or nonprofits may inherit
- The wrong person may pay the estate tax
- Money may go to children too soon
- Actions in the probate estate may cause untimely delays and be much more expensive

What … No Estate Plan!!!

IF PROPERTY TITLES & BENEFICIARY DESIGNATIONS ARE OUT OF DATE
Here are a few more problems that might be encountered

- Wrong people or nonprofits may inherit
- The wrong person may pay the estate tax
- Money may go to children too soon
- Embarrassment & unnecessary litigation

Common Estate Planning Terms

- Probate
- Wills, Executor, Guardian
- Trusts, Trustee, Revocable vs Irrevocable Trusts, Living vs Testamentary Trusts
- Durable Powers of Attorney
- Advance Health Care Directive
- Beneficiary
- Unified Credit
- Portability
An Estate Planning Overview

- Start with Your Personal Goals
- Gather Your Personal & Financial Information
- Seek Out the Right Attorney
- Make the Most of Your First Meeting
- Review, Edit, & Sign Documents
- Take Care of Title & Beneficiary Designations
- Estate Planning is Forever

Estate Planning Tip

To save time & money, prepare an estate planning package:

- Your background info – names and address, family, friends, & advisors
- Your Net Worth Statement
- List of your Estate Planning Objectives, Questions, & Concerns
- Copies of Your Important Financial Documents
  - Wills, Trusts, Powers of Attorney
  - Deeds to real property
  - Partnership Agreements, Buy/Sell Agreements
  - Retirement Plan Beneficiaries Statements
  - Life, Disability, and Long-Term Care Insurance Policies
  - Life Insurance Beneficiary Designations
  - Divorce & Property Settlement Agreements
  - Pre & Post Nuptial Agreements
  - Two years of Income Tax Returns

Finishing Touches

Once documents are signed:

- Place in a financial organizer & store in a fireproof place
- Coordinate title of your property with your estate plan
- Review and update your primary and alternate beneficiaries
- Review insurance needs; acquire or drop insurance as needed
- Annually prepare a list of assets & liabilities and a copy of year-end statements
- Complete estate planning location sheet for executor/trustee
- Address concerns about pets if not addressed in the will
- Write a final letter to loved ones
- Annually review your estate plan documents
- Consider a family office annual meeting
### Common Mistakes to Avoid In Estate Planning

1. Lack of planning
2. Unorganized finances
3. Not having a current will, trusts, durable power of attorney, advance healthcare directive
4. Having out of date documents
5. Having “do-it-yourself” wills and trusts / no second opinion
6. Not selecting backup executors, trustees or guardians

7. Not coordinating life insurance and retirement plan beneficiaries with your estate plan
8. Not coordinating insurance ownership with your estate plan
9. Not coordinating property title holdings with your estate plan
10. Not having enough life, disability, long-term-care, and liability insurance
11. Not providing executor/trustee with and up-to-date location sheet
12. Procrastination

### Essential Principles to Estate Planning

1. Learn about estate planning
2. Use your Six-Steps to Estate Planning Planner
3. Have drafted and keep your estate planning documents current
4. Summarized your estate planning documents and review them annually
5. Keep beneficiary selection for your life insurance and retirement plans are current
Essential Principles to Estate Planning

- 6. Keep title to your various assets current with your estate plan documents
- 7. Annually review and update your Estate Planning Location Sheet and provide a copy to your executor and attorney
- 8. Annually copy year-end statements for your financial accounts and loans, and place them with your estate plan documents
- 9. Annually inventory your assets and liabilities and place it with your estate planning documents.

- 10. As your estate grows near or beyond the federal estate tax exclusion ($5.49 million for 2017) explore advanced estate planning techniques and tools
- 11. Talk with your family about your estate and financial planning
- 12. Avoid Common Mistakes in Estate Planning
- 13. Develop your own personal philanthropy

Getting & Staying Organized & Financial Planning Are Very Important Lifelong Processes

- Get started now, as you will never have more time.
- Get a “Round Tuit”.

The future is yours.

Tuit
Try using a systematic approach to

- Empower you to make the best informed everyday financial decisions
- Give you the best chance for a secure financial future

Want to learn more?

Get your free copy here

The 2017 Movement

The 2017 Improving Financial Awareness & Financial Literacy Movement & Campaigns

If you are looking for a meaningful and much needed cause to support please consider volunteering and be part of the Improving Financial Awareness & Financial Literacy Movement.

Help us touch the vast majority of the general public and financial service and nonprofit professionals at least twice a year with a growing concentrated personal finance content media blitz campaign built around the strategic venues of:

- National Financial Literacy Month (April)
- National Estate Planning Awareness Month /Week (October)

Visit www.thefinancialawarenessfoundation.org
Thank YOU!

We are hard at work to become YOUR 'foundation of choice' for Improving Financial Awareness & Financial Literacy and for Providing Lifelong Learning.

If you found this presentation valuable and would like to assist us financially so we can do more
Take out your smart phone and make a "Tax Deductible" contribution to us now by Googling

www.myfriends.com Donate Now
www.TheFinancialAwarenessFoundation.org Donate Now

and click on the Donate Now Buttons - Thanks for your consideration
Thank you for joining us!

Welcome to Building Blocks to Successful Financial Planning
Part 2 – The Essential Principles
2017

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