www.levelupfinancialplanning.com 970-222-6783

What Does a Financial Planner Do?

Ultimately it boils down to helping my clients live their best lives. Everyone is unique, which is why I enjoy my role as your financial coach.

Specific Financial Issues I Help Clients With

Below you will find the wide range of issues that I assist my clients with. As you can see investments are just one portion of the value that a financial planner should offer.

- 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
- 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
- Figure out how to integrate finances of significant others
- Make a plan for assisting children pay for college
- Make a plan for a growing family
- 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
- Create a plan integrated with tax planning, as well as, help you find an accountant
- Identify a need for life or 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)
- Help you participate in your company's Employee Stock Purchase Plan
- Suggest tax-savvy ways to help you support charitable causes
- Figure out how to share your financial success with future generations
- 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

How I Help My Clients

The previous list shows all of the common areas that I've added tangible value to my clients. There is another level of value I provide my clients that are hard to quantify until you experience it.

I bring clarity to your complex financial life. You can find the answer to any singular question online, but your life has more than one variable. I'm professionally trained to integrate all areas of your finances so that you can have confidence that you are making the right choices for you and your family.

I help you focus. Have you ever felt claustrophobic from all the tasks you have on your plate? I assist you in clarifying, which action items are the most important and provide details on how to accomplish these goals, saving you more time to spend on other areas of your life that are more enjoyable.

One of my recent clients updated me that because I helped them get a better handle on so many areas of their financial life that they know they needed assistance with, that they actually had more capacity to look at their budget (an area they were already strong at) and found more ways to save so they can reach their goals even faster.

I am an impartial third party resource for couples. Everyone has their own unique money relationship and sometimes speak their own language when it comes to finances. Let me be your money translator to help you avoid heated debates and allow both parties to present their thoughts in a safe environment.

I listen. Money really impacts a significant amount of your life and plays a huge emotional role, as well. Being able to unload all of your financial anxieties to a trusted expert is a very therapeutic process because most of us rarely share our financial life with anyone other than their spouses.

I give you a reality check. Sometimes you reach a point where you have to make trade-off decisions. Retiring early and world travel every year rarely fit in the same financial plan.

I provide accountability and help you stick to the game plan we collaborate on. Changing behavior is extremely hard. I'll help you break through to the next level.

I help you gain confidence in your finances. You no longer have to be paralyzed by the unknown. Your confidence will begin to increase immediately once we begin working together. My role isn't just to tell you what to do, it's to educate and explain how the various aspects of your financial life work.