

101 Things That We Can Do For You


Focused Finances, LLC
Inspiring Financial Confidence

General Financial Planning

Cash Flow Management

1. Alignment of spending with values and goals
2. Allocating and bucketing cash by goal
3. Analysis of changing job/salary
4. How adult children can support children or aging parents
5. Car purchase versus lease analysis
6. Divorce cash flow analysis
7. Emergency/liquidity fund planning
8. Expense analysis - finding forgotten/unneeded expenses
9. Home buy versus rent analysis
10. Optimize returns on cash holdings
11. Planning for a sabbatical
12. Planning for an overseas move
13. Review personal credit cards and rewards
14. Setting cash balance targets
15. Vacation Home planning

Debt Management

16. Creating a total debt payoff plan
17. Debt payment allocation
18. Student loan analysis and planning/consolidation
19. HELOC analysis
20. Home mortgage refinance analysis
21. Intra-family loan planning
22. Mortgage comparison/analysis when buying a home
23. Refinancing credit card debt
24. Refinancing student loan debt
25. Reverse mortgage analysis

Education Planning

26. 529 Plan comparison analysis
27. College financial aid (merit and needs based) and strategies
28. Funding strategies with 529, UTMA, taxable accounts, and Roth IRA
29. Support filling out the FAFSA Form

Insurance Planning

30. Analysis of current permanent life insurance policies
31. Curating insurance professionals
32. Disability insurance analysis
33. HDHP with HAS versus low deductible health insurance analysis
34. Homeowners insurance analysis
35. Life insurance coverage needs assessment
36. Long term care insurance analysis
37. Medicare analysis
38. Review auto insurance coverage
39. Umbrella insurance analysis
40. Workplace open enrollment period benefits planning

Investment Planning

41. Asset allocation analysis/adjustments
42. Asset location analysis/adjustments
43. Creating an Investment Policy Statement
44. Risk tolerance assessment
45. Employee stock purchase plan analysis
46. Handling concentrated stock positions
47. Moving to lower cost investments
48. Rebalancing execution
49. How to invest an inheritance/windfall
50. Rental real estate analysis
51. Withdrawal strategies

Tax Planning

- 52. Adjusting strategies for changes in tax policy
- 53. Adjusting tax withholding/allowances
- 54. Analyzing options to maximize QBI deduction
- 55. Capital gains harvesting analysis
- 56. Charitable giving planning (DAF, appreciated stock, etc.)
- 57. Curating tax professionals (referrals or add on service)
- 58. Leveraging college tax credits
- 59. Review and analysis of annual tax return
- 60. Roth conversion analysis
- 61. Standard/itemized deduction analysis
- 62. Stock option planning
- 63. Other equity compensation planning
- 64. Tax bracket management
- 65. Tax credit analysis/opportunities
- 66. Tax loss harvesting

Retirement/Financial Independence

- 67. How much to contribute to retirement plans each year
- 68. Analysis of Roth versus traditional 401(k) account
- 69. Considering backdoor and “mega” backdoor Roth conversions
- 70. Coordinating income with tax sensitive items (eg Medicare premiums)
- 71. Defined benefit pension claiming analysis
- 72. Determine when you can retire/be financially independent
- 73. Helping avoid financial fraud
- 74. Planning for a housing transition (CCRC, etc.)
- 75. Retirement cash flow analysis
- 76. Retirement lifestyle goal planning and guidance
- 77. Retirement plan distribution options
- 78. Review annual Social Security statements
- 79. Required Minimum Distribution planning and execution
- 80. Safe withdrawal rate analysis/retirement income strategies
- 81. Social Security claiming analysis

Estate Planning

- 82. Business succession planning
- 83. Federal estate tax planning/analysis
- 84. Funding of trusts/re-titling assets
- 85. Gift planning
- 86. Guidance on creating/reviewing Advance Directive
- 87. Guidance on creating/reviewing Health Care Proxy
- 88. Guidance on creating/reviewing Powers of Attorney
- 89. Guidance on creating/reviewing Will
- 90. Guidance on pre-nuptial agreements
- 91. Recommending estate attorney (or add on estate planning service)
- 92. Review bequest planning
- 93. Review potential trust options
- 94. Assist with documenting final wishes
- 95. Surviving spouse analysis after death of a client

Psychology of Financial Planning

- 96. Developing and envisioning financial and life goals
- 97. Financial coaching to help implement your plan
- 98. Identifying money misconceptions
- 99. Offering peace of mind by tracking your financial life
- 100. Support overcoming financial biases
- 101. Support overcoming the investment behavior gap