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101 Ways We Can Support Your Financial Life

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Financial planning is about more than investments. It is a collaborative process that brings together the many financial decisions, questions, and transitions that shape your life. The following examples illustrate the breadth of planning support available as we work through your specific priorities.

General Financial Planning

Cash Flow Management

1. Alignment of spending with values and goals

2. Allocating and bucketing cash by goal

3. Analysis of a changing job or salary

4. How adult children can support children or aging parents

5. Car purchase versus lease analysis

6. Divorce cash flow analysis

7. Emergency and liquidity fund planning

8. Expense analysis—including identifying forgotten or unneeded expenses

9. Home buy versus rent analysis

10. Optimizing returns on cash holdings

11. Planning for a sabbatical

12. Planning for an overseas move

13. Review of 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 or consolidation

19. HELOC analysis

20. Home mortgage refinance analysis

21. Intra-family loan planning

22. Mortgage comparison and 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 need-based—and strategies

28. Funding strategies using 529 plans, UTMAs, taxable accounts, and Roth IRAs

29. Support with completing the FAFSA form

Insurance Planning

30. Analysis of current permanent life insurance policies

31. Curating insurance professionals

32. Disability insurance analysis

33. High-deductible health plan with HSA 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 of auto insurance coverage

39. Umbrella insurance analysis

40. Workplace open-enrollment benefits planning

Investment Planning

41. Asset allocation analysis and adjustments

42. Asset location analysis and 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 or windfall

50. Rental real estate analysis

51. Withdrawal strategies

Tax Planning

52. Adjusting strategies for changes in tax policy

53. Adjusting tax withholding and allowances

54. Analyzing options to maximize the qualified business income deduction

55. Capital gains harvesting analysis

56. Charitable-giving planning, including donor-advised funds and appreciated stock

57. Curating tax professionals through referrals or add-on service

58. Leveraging college tax credits

59. Review and analysis of an annual tax return

60. Roth conversion analysis

61. Standard versus itemized deduction analysis

62. Stock option planning

63. Other equity compensation planning

64. Tax-bracket management

65. Tax-credit analysis and 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) accounts

69. Considering backdoor and “mega” backdoor Roth conversions

70. Coordinating income with tax-sensitive items, such as Medicare premiums

71. Defined-benefit pension claiming analysis

72. Determining when you can retire or become financially independent

73. Helping avoid financial fraud

74. Planning for a housing transition, including a CCRC

75. Retirement cash flow analysis

76. Retirement lifestyle goal planning and guidance

77. Retirement plan distribution options

78. Review of annual Social Security statements

79. Required Minimum Distribution planning and execution

80. Safe withdrawal-rate analysis and retirement-income strategies

81. Social Security claiming analysis

Estate Planning

82. Business succession planning

83. Federal estate tax planning and analysis

84. Funding trusts and retitling assets

85. Gift planning

86. Guidance on creating or reviewing an advance directive

87. Guidance on creating or reviewing a health care proxy

88. Guidance on creating or reviewing powers of attorney

89. Guidance on creating or reviewing a will

90. Guidance on prenuptial agreements

91. Recommending an estate attorney or coordinating an add-on estate planning service

92. Review of bequest planning

93. Review of potential trust options

94. Assistance documenting final wishes

95. Surviving-spouse analysis after the death of a client

The 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

The purpose: To help you make informed choices, stay organized through change, and move forward with greater confidence in your financial life.

IMPORTANT DISCLOSURES

This client guide is provided by Focused Finances LLC for general educational and financial-planning purposes. It is not individualized investment, tax, or legal advice. Tax and legal matters should be addressed with the appropriate qualified professional.