



## Holistic Financial Planning

The following services help you to proactively plan for the vision God has given you!

### As a client you receive:

- A secure **Personal Financial Website** that gathers all of your finances into one safe, secure site.
- A thorough review of your finances
- A comprehensive and actionable financial plan implemented as we progress through the year
- Accountability to help you reach your goals
- Expertise to help with saving time and money toward your goals
- Dedicated time to focus on your finances with 6 scheduled meetings per year
- An "on call advisor" to help you avoid financial mistakes
- Tax Planning/Preparation with IRS audit protection
- Review of your prior 3 years of tax returns
- Educational materials and supportive tools
- Proactive financial monitoring - ongoing financial monitoring that your busy life inhibits.

### Holistic Financial Planning Components

Your holistic plan will address all areas of your financial life. Below is a list of many, but not all, of the questions that may arise throughout the year.

#### Custom Spending Plan

- Do you make enough money to support your vision?
- Are you saving as much as you should?
- Do you have enough money in an emergency fund?
- What can you do differently to increase your savings?

#### Debt Repayment

- Are you honoring God with the way you repay your debts?
- How do you prioritize your debt repayment?
- Should you pay off your student loans?

#### Investments

- Do you have investments that honor God?
- Is your employer's retirement plan allocated to provide for you and your family's future?
- What do you do with the 401k that you left with your former employer?

### "On Call Advisor"

- What's the next step when your job announces a layoff?
- What do you do when there's an unexpected pregnancy?
- Is it best for you to buy or lease a car?
- Should you invest in your buddy's business?

### Employee Benefits

- Which job has the best salary and benefits package?
- Should you participate in the 401k or buy an IRA?
- Do you sign up for short-term disability at work?
- Should you participate in the co-pay health plan or the one with the HSA?

### Skillful Tax Planning and Preparation

- Are your charitable contributions being limited?
- How will marriage affect your taxes?
- Are you overpaying your taxes?
- What should you claim on your W-4?

### Home Planning

- Should you buy or rent your house?
- Is it time to refinance?
- Should you apply for a \$0 down loan?
- How much of a house payment can you afford?

### Life Balance

- Does your work schedule interfere with your spiritual growth?
- How much will you need for your next vacation?
- How can you be more passionate about your life?

### Goal Clarification

- How will you fulfilling your calling?
- Where do you want to be in the next 5 years?
- Do you need help implementing your plan from a personal finance book or financial planning website?

### Insurance and Estate Planning

- How much life insurance do you need?
- What types of insurance do you need?
- Are you paying too much for insurance?
- Do you need a will, trust or both?

## Peace of Mind Review

All new client relationships begin with a Peace of Mind Review. This allows you to address your most pressing financial issue and frees you to focus your energy on moving forward with your vision.

The Peace of Mind Review also helps evaluate your financial foundation. This helps you determine the next most important change or action to do now, so that you are confident that you are moving in the right direction.

### Peace of Mind Review Components:

- An answer to your most immediate financial planning question
- 2 – One hour meetings
- A focused report with customized, written recommendations along with a condensed action plan to jump start implementation of recommendations

Every Peace of Mind Review also includes:

- Assessment of your current net worth
- Review of the Financial Life Cycle with identification and discussion of your current stage in the cycle
- The 5 Building Blocks for a Solid Financial Foundation
- Review of your prior three years of tax returns

## Services NOT Provided

The term financial planner is used to describe several different professionals. Clients have found the following helpful to clarify the services offered by Favored.

I am NOT:

- An insurance agent - I do not sell insurance.
- A commissioned or fee based financial advisor – I do not sell financial products. I am only compensated by what you pay for my professional advice and the accountability necessary to reach your goals. There are no pushy sales here!
- Estate planning attorneys – I do not write wills, prepare trust or power of attorney documents.
- Budget police – I do not tell you what you can and cannot purchase. I help you make informed decisions that align with your values and goals.

I do NOT provide:

- Tax planning or preparation of corporate, partnership, or fiduciary tax returns.
- Tax services to people who are not clients.
- Bookkeeping or payroll services.
- Discretionary account management – I do not take custody of your assets or buy and sell investments on your behalf.

I realize the value of specializing in the issues that are important to clients. This allows me to focus my efforts and enhance my expertise.

## Faith and Finances

If you are a Christian and wish to have integrity between your faith and finances, or if you are curious to explore the relationship between the Bible and finances, the Biblical principles behind the recommendations that are made will be provided. The Christian faith will not be pushed upon those not interested, however, I am happy to include prayer and Biblically wise planning in our meetings.



**FAVORED**  
Financial Planning

*Plan with purpose. Live with passion.*

**CALL TODAY**  
to schedule your discovery meeting.

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