



TAKE CONTROL OF YOUR FINANCES

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An old proverb says, "The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty." Time has shown those who heed this wise advice do very well. That is why we help people put together personal financial plans through the Coaching Advantage program. Financial planning is more important than ever before as we find ourselves in such a challenging economy. Many people realize a need to reduce debt and establish an emergency fund in case of a layoff or unforeseen crisis. A Financial Coach will help you determine if you are positioned to pursue your financial goals, and help you evaluate whether your financial needs are truly being met.

The Coaching Advantage is considered a do-it-yourself program. A client meets with his or her coach for three sessions to develop an individualized financial plan. Once a plan is developed, a review session is recommended at least once a year in order to review adjustments and to stay on track.

In the first session you are asked a variety of questions, beginning with your financial goals. It is important to discuss these openly to determine what financial steps need to be taken going forward. At this time, you are shown how to design a financial net worth statement which allows you to begin to examine your current net worth and will help you assess your financial strengths and weaknesses. We will help make sure you are earning the best interest rates on your bank accounts and also assist you in determining how much money you can save by eliminating any debt (including mortgage debt). As these topics are approached, we usually end up engaged in a conversation focused on helping you master your cash flow and improve your financial habits. The pathway

to financial freedom begins when you are content with what you have.

Session Two presents an opportunity for you to examine and define some of your most important goals. These might include retirement, saving for your child's education, or planning a large purchase such as a home, investment property or vehicle. We provide financial calculators to help you determine if you are indeed on track to achieve these goals.



It is important to consider whether your needs will be met by choosing the most appropriate and desirable insurance policies. In a number of situations we have been able to help clients reduce their insurance premiums and then use those savings to work toward other objectives. By viewing each financial decision as part of a whole, you can consider its short and long-term

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effects on your life goals. This will help you to adapt more easily to life changes and feel more secure about your future.

In Session Three, it is time to make educated decisions about your investments. Your coach will help you understand your asset allocation and guide you to effectively evaluate your investment objective. Learning to develop an investment strategy is especially important in these volatile markets. We also discuss other relevant topics—for example, helping you understand your income taxes and the importance of protecting yourself and your heirs with an estate plan. Without an estate plan, attorneys and the

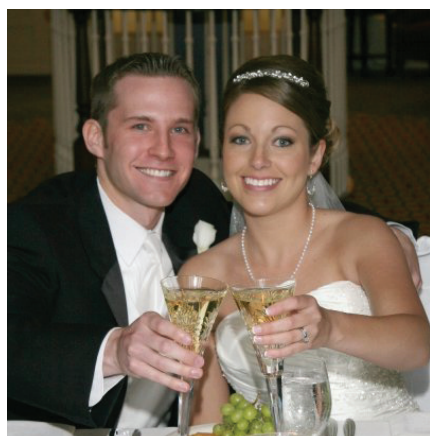
government may decide the fate of your assets and therefore the financial status of your loved ones.

Finally, together we will review your complete financial plan. Every decision made during the process is scrutinized to make sure it meets your objectives. This kind of review is important since all of your financial goals are interrelated and their cohesion is necessary to achieve the desired outcome: taking control of your finances.

As this article's opening proverb suggests, diligence and abundance go hand-in-hand, as do haste and poverty. The Coaching Advantage program is an excellent tool which will promote

greater understanding, provide clarity and encourage financial diligence. This program can also be a great help for someone you know such as the college graduate just starting out who may be facing the repayment of student loans or the newly married couple starting to construct their financial foundation. Be sure to contact your Relationship Manager for more information.

VANTAGE NEWS



Mr. & Mrs. Jonathan Stano

Wedding bells sounded for Jonathan in June. Our Planning Associate, Jonathan Stano, and his new bride Lyndsey were married last month in their home state, Michigan. They enjoyed a celebration with family and friends as well as a week off to honeymoon in Mexico. Lyndsey recently graduated from nursing school in Michigan and is currently studying for her certification exam in anticipation of starting her new job in August.

Our President, Michael Rohrwasser attended the prestigious Business Leaders Forum sponsored by LPL Financial. It was an invitation-only two day event that included national speakers on topics ranging from the economy, portfolio management, best practices and break out workshops on specialized subjects.

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