# Do you have a Personal Financial Plan?

Presented by Jay Brown

Cornerstone Financial Management

# Introduction

- About me
- About Cornerstone
- Outline of session

# Financial Order of Operation

- Cash Flow/Budgeting
- Foundation Pieces
- Emergency Fund
- Debt Reduction
- Retirement Savings
- Education Savings
- Wealth Accumulation

# Personal Financial Plan Topics

# How much money do I need in the bank?

- Emergency fund
- Types of bank accounts
- Job security
- Life changes

# When can I retire?

- What are sources of retirement income?
- What does cost of living at retirement look like?
- How long will I live?

# Should I pay off my house early?

# The Roth IRA

- What is it?
- Roth Conversions

# QUESTIONS?

## Disclosures

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual security. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. Investing involves risks including possible loss of principal. No investment strategy or risk management technique can guarantee return or eliminate risk in all market environments. The SmartVestor program is a directory of investment professionals. Neither Dave Ramsey nor SmartVestor are affiliates of Cornerstone Financial Management or LPL Financial.