



Making your financial plan – what’s on your list?

Prioritize your financial needs and wants

“Financial planning is like making your grocery list,” says Educators’ financial specialist, Lisa Raponi. “It helps you think ahead and get organized. You save time, and stay focused.”

Now, that’s good advice for anyone planning to invest, teachers included.

Lisa’s shopping metaphor speaks to approaching investing with an organized plan. When you go through life with a financial plan, you’re more likely to fill your investment basket with things you really want and can afford – while avoiding those crazy impulse purchases that you later regret.

Plus, not all ‘grocery lists’ are the same – of course, they will differ from the person in the next aisle – which brings us to our next important point...

A plan that is as individual as you are

“It’s not a cookie cutter approach,” says Lisa. “Your financial plan starts with an in-depth discussion about where you are today. Then we’ll talk about where you want to go next and how we can help you get there.”

Your financial plan: Does it cover all the food groups?

- **Goals:** Whether it’s to purchase a house, take a deferred salary leave or travel the world when you retire, we’re here to help you find a way to get there
- **Cash flow:** Worried about a drop in income when you retire? Let’s review your spending and your expenses
- **Debt:** Stop paying high interest. Refinance to reduce your interest charges and be debt-free sooner
- **Investments:** Make sure you understand how your money is invested, and that you’re comfortable with the level of risk

What’s the retirement plan?

Lisa says, “Educators generally lead long and active retirements, so they shouldn’t stop planning when they get there. If you’re retired, let us walk you through the finances, so you can live the lifestyle you always dreamed of.”