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## **How To Find The Best Financial Planner**

**By Simon Oldmann**

How do you go about finding the best financial planner for your money? Well, like many people, you are probably very skittish when it comes to trusting just anyone with your money and for good reason. However, the skittishness could work to your advantage, when it comes to finding the best financial planner.

In these times, any person walking down the street can proclaim themselves a financial planner, the key is to knowing the good from the bad. Many people have found the market for financial planners is strong because the demand grows with each passing day for financial product advice as people are readying themselves for retirement and other issues become more complex.

Attorneys, accountants, insurance agents, and brokers are all becoming financial planners in addition to their current titles; this may not mean they have your best interests at heart either. This may come at a surprise to you; however, as unfortunate as it is, it is a reality. It is extremely important that you conduct full research to avoid running into an instance where your money has suddenly disappeared without an explanation.

It is also important that you keep in mind, just because a person claims to be a financial planner, does not mean that they have guidelines, or processes that they follow. Therefore, the first thing you must do is find potential financial planners. This can be done easily by searching online, using your favorite search engine, and locating financial planners organizations or you could also talk to you friends, family members, or colleagues and find out whom they recommend. It is important that you trust the judgment of any person you are seeking advice from, when it comes to finding the best financial planner.

After you have gathered a list of prospective financial planners, it is time to start contacting them. Telephone contact should be the first step, through this contact you can ask a variety of questions and eliminate those that do not meet your needs. Some things you should paying attention to during these telephone calls include if they sound to rushed, you will want to dismiss them as potentials. Furthermore, if their asset minimums are simply too much for you, you should dismiss them as well.

Personal and in person meetings are required before you decide on the best financial planner. You will not simply want to make a decision based on telephone conversations and contact. Meeting with the financial planner yourself is the only way to fully determine if you feel good about that specific person. It is suggested that you have at least three meetings before making a decision.

During the meetings, in order to help you determine who the best financial planner is ask the following questions. How many years have you been a financial planner? Do you have any specialty areas? Educational Funding? Estate Planning? You should also be asking what their typical client has in

financial and assets needs. This question will help you determine if they are the best financial planner for you.

Simon Oldmann has been studying personality traits for 10 years, with a focus on the effects of financial planning on health and mental stability. Simon is currently writing tips and advice on Financial Planning at <http://financialiq.zupatips.com/>

## **Financial Planner Basics**

**By Simon Oldmann**

What is financial planning, and why it is crucial for you.

Even if you do not think you are a financial planner, you better start thinking like one fast. In the United States, there is an approximate of 5.6 million people who are either self-made millionaires or financially independent. And what is so hard to believe about that statistic, you ask? This is because that is only about 5% of the American population.

The remaining 95% of the American population (we're talking about 106.4 million people here!) are not only not rich, but most of them are facing financial disasters, either owing to poor financial planning or foolish spending!. This is why you should start thinking like a financial planner. Financial planning is not so complicated, and it can make a huge difference in your life.

As the saying goes, "failing to plan is planning to fail". Much of the same can be said if you do not plan your finances well, it does not matter if you are a high earner, you still need financial planner skills, to keep you from harms way and to ensure that your life will be financially secured.

The fact of the matter is that financial planning Is Not An Option, most of us need to think ahead today, and you should practice your financial planner skills right away to enjoy the money you make today in the future.

The basics of financial planning is to keep all your finance in order, this is very basic advice, alright. However, more often than not, we would rather concentrate on other things in life such as health, studies, work and more.

Think about the things you want to achieve in life, and how you are going to get there, financial planner always set his goals and puts some order in his thought before starting to actually put the wheels in motion. Financial planning can include buying a house, paying for your children education and thinking about a retirement fund.

Financial planning will help you use your current pay check and your saving to start working on a program that will give you peace of mind on the financial level, a financial planner will plan a budget according to every household's expenditure budgeted and a savings plan drawn up, this will help you spend your money wisely and effectively.

A financial planner will consider having savings invested in an investment vehicle that pays higher returns than the normal bank account, it will add in some muscle to your savings and help you reach your financial goals in a shorter period of time.

By starting your retirement planning now (not later!), you can gauge how much money you will need to maintain your current lifestyle and where this money will come from. Many people, especially those who have just started working, always put their retirement planning on the back burner for reasons such as "I just started work" and "Oh, I am still young".

Many, however, fail to realize that by starting early to save for retirement, you will be able to save and

invest more due to the magic of “compounding interest”, provided that you invest your savings wisely. Maybe you do not have to wait until the age of 65 to retire. For all you know, by the age of 40, you might have already reached your financial independence and do not have to worry about getting up early to clock in or work until late hours because there are deadlines to meet.

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