

FINANCIAL PLANNING EXPOSED™ OVERCOMING MYTHS TO CREATE A SECURE FUTURE



MARGIE SHARD, CFP®

Financial Planning Exposed Overcoming Myths To Create A Secure Future

Minjie Lin



Financial Planning Exposed Overcoming Myths To Create A Secure Future:

Financial Planning Exposed Margie Shard, 2014-12-01 We are in a time where people need financial planning more than ever Life expectancy is longer medical bills are higher social security is in a dire state and consumer debt is out of control We are in a time where interest rates are still low but will start to climb This causes a chain reaction in bond prices declining People generally throw their safe money into bonds and it will no longer be so safe The stock market just went through one of the worst bear markets to date and not everyone has recovered Pensions are getting rarer and those who still have pensions are now getting buy out options Some people lost their pensions due to failure of companies and mismanagement Individuals are scared to invest in their retirement plans through work because they don't understand them People need planning more than ever Yet most people who work with a financial advisor aren't getting planning but believe that they are They are given unrealistic expectations by their advisors because the advisors aren't looking at the entire picture Mistakes are being made and opportunities are being lost However this can be stopped This book will discuss common myths that are adding to the financial dilemma's individuals experience and give real life stories about these myths It will also clear up the big difference between financial advisors which most individuals have vs financial planners which most individuals believe they have After reading this book you will understand what kind of financial professional you are working with and what you need to be discussing and expecting when planning your pre and post retirement life **Way to Success** ARTUR

VICTORIA, 2025-06-02 The Author with its life long experience of success shares with the reader its unique experience and methods in a multifaceted approach that go from self person life to its career and financial progress This book unveils to the reader a powerful rule system designed to guide the reader toward a life brimming with not only financial prosperity but also deep seated fulfilment It's a journey inward a quest for self discovery that will illuminate the path toward achieving your truest desires We delve into the often overlooked connection between the reader inner world beliefs desires and personal inner wisdom and external reality The reader will learn to tap into his inner resources and harness the power of his own intuition This isn't about quick fixes or get rich quick schemes it's about building a sustainable foundation for wealth that aligns with the reader deepest values and aspirations *Personal Finance for Millennials: A Simple Guide to Big Ideas* Nova

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strategies for both life's unexpected events and future aspirations. Readers will find actionable insights on navigating student loans, managing different types of debt, and building solid credit, all explained with straightforward guidance and real-world examples. With dedicated sections on choosing investments, understanding risk, and protecting against unforeseen setbacks through insurance and emergency planning, the book removes the intimidation factor and helps millennials see wealth building as an achievable lifelong pursuit. Cognizant of the unique transitions millennials face, this guide also addresses critical life milestones such as starting a career, moving out, planning for major events, and preparing for retirement. The final chapters turn inward, encouraging a mindful, values-driven approach to wealth. By fostering an understanding of the psychology of money, advocating for generosity and community, and offering strategies to avoid lifestyle inflation, *Personal Finance for Millennials* not only equips readers with practical tools but also inspires them to build independence, resilience, and purpose on their financial journey.

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