

## ***Financial planning can help you . . .***

- Minimize the taxes you pay
- Maximize your investment returns
- Make your retirement years more comfortable and secure
- Handle your day-to-day finances faster and easier
- Increase your savings and optimize the growth of your wealth
- Improve your cash flow for a better balance between income and expenses
- Accumulate funds for special goals, like higher education for children
- Look after your dependents in case of death or disability
- Estimate your insurance needs
- Have more confidence in your financial decisions
- Transfer the assets of your estate to your heirs in the most effective way

These are just some of the benefits of financial planning – benefits that everyone can enjoy. But although everyone can benefit from financial planning, not everyone needs a professional financial planner.

This is a key decision you have to make. Should you do your own financial planning or should you use a professional financial planner. This section will help you decide.

And you can start by answering these few questions:

- Are you the fiercely independent type?
- Do you dislike asking for assistance?
- Do you prefer to work things out on your own?
- Do you have a hard time taking advice?
- Do you feel confident about your financial and investment decisions?
- Do you enjoy doing financial research?
- Do you enjoy crunching numbers in financial simulations?
- Can you devote the time it takes to look after your financial planning?

If this sounds like you, you probably don't need a financial planner. If you're willing to spend the time and effort, chances are you'll be fine doing your own financial planning.

But if this does not sound like you, and you have a minimum of \$50,000 in investable assets, you may find a financial planner can be of great assistance.

Click [here](#) to find the CPA financial planning professional closest to you.