

Financial planners, why don't you have one?

For one thing, most people don't have enough time. When the age of technology arrived, the experts told us we'd soon be working less and playing more. They said our biggest problem would be that we'd have more leisure time than we'd know what to do with. Apparently they were wrong.

People are working harder today than ever and leisure time is becoming more and more precious. Most people prefer to spend that precious time in more enjoyable activities than looking after their finances.

Another reason is that the financial world is becoming extremely complicated. A certain amount of expertise and specialized knowledge is often required to be able to make effective decisions.

Creating an effective financial plan requires knowledge and experience across four key disciplines – retirement planning, estate planning, investment planning and insurance planning. In addition, just about every decision in each of these areas will impact net worth, cash flow and taxes.

Simply stated, creating a financial plan and staying on top of it is no simple matter. It requires hard work, lots of time and lots of knowledge. As a result, people are turning to financial planning professionals for assistance because they can usually achieve their goals faster and easier than on their own.

A relationship with a financial planner is flexible and can generally be shaped however the client desires. The planner can have full responsibility for making decisions or can simply be there to offer guidance and advice when needed.

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