



# FINANCIAL PLANNING

## What is Financial Planning?

Financial planners are trained to help people plan for more complex, long-term financial issues such as retirement, life insurance, estate planning, and investments.

All volunteers are Certified Financial Planner™ professionals, which means they have met high training and experience requirements and abide by the CFP® code of ethics and standards of conduct. Volunteer financial planners are not allowed to sell products or take on P+P customers as clients.

**There is no charge, no commitment, no pressure - just unbiased financial advice.**

## How can a financial planner help?

A volunteer financial planner is a financial expert who can meet with you over the phone or Zoom for a one-time consultation on any of the following topics.

- I am nearing retirement and need help figuring out distribution options.
- I need help developing a retirement savings plans.
- I want to determine appropriate life insurance policies.
- I have inherited assets and I'm not sure how to manage them.
- I want to talk to someone about a 529 College Savings plan.

\*Volunteer financial planners are NOT able to give advice about specific investments.

## How can I connect with a financial planner?

Option 1: If you're ready to sign up today you can do so at the tax clinic. Let your Customer Service Volunteer know and they'll complete the referral for you.

Option 2: If you decide to sign up at a future date, you can scan the code to complete a short referral form OR visit:

<https://prepareandprosper.org/fin-continuum-of-care/> or



After signing up, your name and contact info will be sent to a Volunteer Financial Planner. Look for a call and/or email from a Prepare + Prosper Volunteer Financial Planner asking to schedule a consultation with you over the phone or Zoom.

**PREPARE + PROSPER**

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