

## ***The difference a financial planner can make for you***

In a way, a financial planner is to money as a family physician is to health. Both have broad knowledge across the boundaries of their disciplines. In many areas, both can deal with most of the needs that may arise. And for both there are also many areas in which referral to a specialist will be required.

In order to be certified, a financial planner must pass exams covering a wide range of topics, including investment planning, tax planning, retirement planning, estate planning, employee pensions and insurance. As a result of this broad training, a financial planner is able to help you with most of your financial needs.

Simply put, a financial planner knows about money. Once they learn about you, they will apply that knowledge to create a custom tailored financial plan for you.

A financial plan is a very personal thing. It can't be packaged or "off the shelf". You can't just go and choose a financial plan. It has to be built from scratch. And it has to be built on and around you.

*A qualified financial planner can help you in many ways. They can . . .*

- Clarify your present situation for you
- Help you determine your personal and financial goals
- Spot financial problems you may not be aware of
- See through the clutter to set priorities
- Identify and devise best strategies for your situation
- Help you be more objective about products and solutions
- Provide recommendations and solutions on an ongoing basis

Bottom line: A financial planner can allow you to enjoy true peace-of-mind about your financial situation – both today and in the future. Click [here](#) to find the CPA financial planning professional closest to you.