

## **SAVINGS AND INVESTMENT GOALS:**

I would like to save \_\_\_\_\_ percent of my income.

Other savings goals: \_\_\_\_\_

I would like to make the following investments:                      Investment

_____	_____
_____	_____
_____	_____
_____	_____

I would like to provide my/our heirs with the following: \_\_\_\_\_

## **STARTING A BUSINESS**

I would like to invest in or begin my/our own business: \_\_\_\_\_

*Seven Steps to Financial Freedom*



<b>Step 1</b>	<b>Get Your House in Order</b> (Adequate Insurance Coverage – Up to Date Estate Planning Documents – Establish a Working Budget – Improve the Credit Score)
<b>Step 2</b>	<b>Eliminate All High Risk Debt</b> (Credit Cards, Cash Advances, IRS Collections, etc.)
<b>Step 3</b>	<b>Efficiently Establish/Allocate the Company Retirement Plan</b>
<b>Step 4</b>	<b>Establish Emergency Fund</b> (6-9 Months of Living Expenses)
<b>Step 5</b>	<b>Establish an IRA</b>
<b>Step 6</b>	<b>Eliminate Low Risk Debt</b> (Student Loans, Auto Loans, Mortgages, etc.)
<b>Step 7</b>	<b>Diversified Investment Strategy</b> (Stocks, Bonds, Real Estate, Venture Capitalism)