

1:1 Financial Coaching

6 Sessions coaching term

Session 1: Budgeting

- Start building the budget together
- Start talking about how we need to and want to spend our income
- If married removing terminology such as 'your money' and 'my money'.
- Discuss concerns and fears in building and implanting the budget as a team
- Touch on the importance of understanding fixed & variable expenses
- Cover recommended percentages vs actual percentages
- Start tracking all spending.

Session 2: Tracking & Emergency Fund

- Reevaluate budget functionality
- Discuss spending habits
- Success and difficulties of tracking all spending & using data to build budget's
- Emergency fund (how much to start with, Figure out full emergency fund)
- Recommended reading

Session 3: Debts & Goals

- Reevaluate budget functionality
- Success and difficulties of tracking all spending & using data to build budgets
- Discuss communication struggles and finding common ground to build on.
- Debt free timeline & possibility of chart and graphs for visual aids
- Create goals (using Clear Direction Financials' 'Wheel of life goals' workbook)
- *If needed* how & when to communicate with Creditors.
- *If needed* discussing Side jobs options
- Recommended reading

Session 4: Savings & protection

- Reevaluate budget functionality
- Success and difficulties of tracking all spending & using data to build budgets
- Insurance, Medical, life, identity, home/renter, Auto & Deductible, long term ins
- Opening a HYSA, to house your full emergency fund (talk about rates vs bank)

Session 5: Into to investing

- Reevaluate budget functionality
- Success and difficulties of tracking all spending & using data to build budgets
- Reevaluate savings & debt payment goals (Progress??)
- Intro to compound interest using real life investing demos and examples.
- When to resume investing for your family.
- Recommended reading

Session 6: Life Planning

- Reevaluate budget functionality and over all growth.
- Success and difficulties of tracking all spending & using data to build budgets
- Life insurance, Wills & Estate planning.

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Each session is structured to allow open conversation while working on the topic items. We want to ensure the items you feel are the most pressing are as important to us as they are to you. If the topic raised is covered in future sessions, we'll briefly touch on the topic, then cover it in full at the designated meeting for the topic.

In the event we are running short on time we will reschedule another quick meeting (15-30 minute) to allow proper time for the topic raised.

Clear Direction Financial