



Case Client(s): Dave & Jessica

Age: 42 & 36

Occupation: Engineer & Marketing Pro.

Primary Goal: Family Planning, Get a Financial Plan In Place, Freedom to Travel

Dual-Income with No Current Children



Challenges

- Finding balance between current and future goals
- Planning for future child's education
- Establish a solid emergency fund

Benefits one

Confidence on achieving their goal of travel freedom.

Benefits two

Better clarity on their future child's educational funding.

Benefits three

Gained a professional accountability partner.

Approach

Conducted an Initial comprehensive financial review to gain full insight into their financial situation. Working together, I recommended we develop a customized financial plan with a budget that included their passion for travel.

Solutions

Initially, I recommended establishing a budget and 3-month emergency expense fund. Various options were reviewed that might help them reach their planned child's future educational goal. Also, guidance was provided on their employer's retirement plan options; which included consolidating two legacy retirement accounts into their current company's retirement plan. Lastly, I reviewed their insurance coverage to ensure adequate coverage was provided.

Any case study scenarios presented are for hypothetical purposes only and do not represent any actual persons or situations. The information presented should not be construed as personal advice or recommendations. Any decisions made based on information provided should be done with the guidance of a qualified financial professional.

Securities and Advisory services are offered through Cetera Advisors LLC (doing insurance business in CA as CFGA Insurance Agency LLC - CA Insurance Lic. #0132305), member FINRA/SIPC, a broker/dealer and a Registered Investment Adviser. Cetera is under separate ownership from any other named entity. Chris Blodgett, Financial Planner - CA Insurance Lic. #OG29644