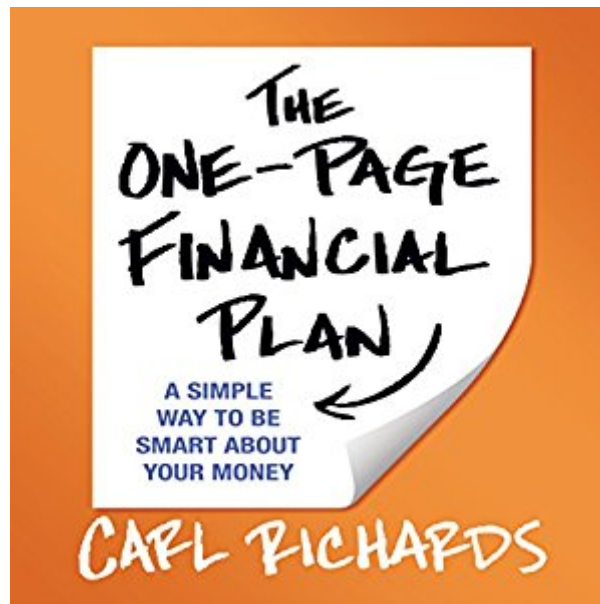


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The One-Page Financial Plan: A Simple Way To Be Smart About Your Money



Synopsis

Whenever I tell people about my job as a financial advisor, the conversation inevitably turns to how hopeless they feel when it comes to dealing with money. More than once, they've begged, "Just tell me what to do." It's no surprise that even my most successful friends feel confused or paralyzed. Even if they have a shelfful of personal finance books, they don't have time to make sense of all the information available. They don't just want good advice; they want the best advice - so rather than do the wrong thing, they do nothing. Their 401(k)s and bank statements pile up, unexamined or maybe even unopened. What they don't realize is that bad calls about money aren't failures; they're just what happens when emotional creatures have to make decisions about the future with limited information. What I tell them is that we need to scrap striving for perfection and instead commit to a process of guessing and making adjustments when things go off track. Of course we're going to make the best guesses we can - but we're not going to obsess over getting them exactly right. The fact is in a single page, you can prioritize what you really want in life and figure out how to get there. That's because a great financial plan has nothing to do with what the markets are doing, what your real estate agent is pitching, or the hot stock your brother-in-law told you about. It has everything to do with what's most important to you. By now you may be wondering, "What about the details? How much do I need to invest each year, and how do I allocate it? How much life insurance do I need?" Don't worry: I'll cover those topics and many more, sharing strategies that will take the complexity out of them. The most important thing is getting clarity about the big picture, so you can cope with the unexpected. Maybe you'll lose the job you thought was secure; you'll take a financial risk that doesn't pan out; you'll have twins when you were budgeting for only one.

Book Information

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Customer Reviews

I found this book easy and enjoyable to read. Instead of being intimidating, as some personal finance books are, *The One-Page Financial Plan* is very accessible. The simple sketches and diagrams Richards includes help clarify his points and make them memorable. While the book is small in size, it is not superficial. It packs a lot of financial wisdom into its 211 pages. Richards writes: "My goal in writing this book is to pull the curtain back a bit: to show you how real financial planning works, to give you an experience of what it's like to work with a real financial advisor." The book is clearly organized and has four parts: 1. Discovery; 2. Spending and Saving; 3. Investing; and 4. Strategies for Avoiding the Big Mistake. The first part ("Discovery") is foundational for the rest of the book. Here, instead of offering a one-size-fits-all financial plan, Richards encourages us to reflect on our values, using the question, "Why is money important to you?" Once we have determined why money is important, we are in a position to move on and identify three or four financial goals. The next two parts of the book ("Spending and Saving" and "Investing") cover the topics we might expect to find in a personal finance book, including budgeting, saving, insurance, borrowing and investing. In Part 4 ("Strategies to Avoid the Big Mistake") Richards recommends hiring a "real financial advisor" and also what is sometimes called "staying the course." For Richards, this translates as, "Behave, for a really long time." Richards writes using a conversational tone, and shares personal examples from his own work as a financial planner as well as from his own life. He is candid about mistakes he himself has made. He anticipates and answers objections and makes helpful suggestions.

In his new book, *The One-Page Financial Plan*, Carl Richards does what he does best, writes and visually conveys financial guidance in a down-to-earth, conversational and thought-provoking manner. Carl's writing is direct and easy to read. The book includes many of his excellent financial illustrations, which he is uniquely known for. I highly recommend this book for those who want to learn more than the next hot stock. If you want to be more comfortable with your financial life and attaining financial success, this is a book worth reading. When I first started the book, I questioned the title. How can a financial plan be done on just one page? In the first few chapters, it becomes obvious what Carl means by his title. Of course a comprehensive financial plan that covers everything from retirement savings and investments can't possibly be covered in one page. And that is exactly Carl's point. To most people, dealing with lots of topics is totally overwhelming. Carl

provides a different approach. Understand yourself. Understand your goals and why money is important to you and your family. Then get out Carl's favorite tool, a Sharpie pen, and write down a few important items on a specific topic on an index card. That is today's "One-Page Financial Plan." Deal with those things, then move on to other topics. This book will not tell you specifically how to invest your money, but it will help you to have important conversations with your loved ones and your financial advisor, about how to deal with these very important topics. Carl points out that a good financial advisor will help you to stick to your financial goals and plans...regardless of the uncertainties of life, and the ups and downs of the stock market.

I give this book five stars primarily because compared to standard financial planning literature, The One-Page Financial Plan is easier to digest, more adaptable to your unique circumstances, more humble, and more inspiring. Whereas standard financial planning literature often reads as a checklist of things you should be doing in each stage of life, the One-Page Financial Plan is a big story tied together with smaller stories, making it a much more engaging read. The big story is a financial planning in the author's view whereas the smaller stories are specific anecdotes and real-life stories to illustrate the details. Typically, financial planning books and articles lay out a standard template of what you should be doing financially in each stage of life. This one-size-fits-all style may be fine if you are on that trajectory and don't have any unique goals or dreams and may work as a decent point of reference. In contrast, The One-Page Financial Plan starts out by challenging you to list and prioritize your specific goals, by asking "why is money important to you?" Which then leads into figuring out where you want to go. Once you have clarity on where you want to go, the author helps walk you through figuring out where you are today so that you can make a plan to get there. It's these specific thought exercises that allow you to develop your own custom road map rather than trying to fit yourself to the standard template of where you should be or what you should be doing. I say this book is more humble than many other financial planning books and articles because the author intentionally eschews false precision when the future is highly uncertain.

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