



JACKI, A FINANCIAL FRIEND @ 412-926-6987

MANAGING YOUR TOTAL PICTURE

Like any friend, we will discuss what is important to you and consider all of the pieces of your personal financial puzzle. When your spouse or children are not available to listen, have their own agendas or limited financial knowledge, we will spend our time focused on what you need and want. With 20+ years of treasury & finance experience, we'll review what services you have, use & need, as well as those you are paying for but not using.

Independent people want to manage their own financial decisions and need the help of A FINANCIAL FRIEND to help sort the mail into urgent, important and junk, understand your options and make choices that are best for you!

From Opening Mail to Confirming Changes

Together you will determine how little or how much assistance you want as we approach each step in your process to implement and confirm effective change and savings. What you are paying for should be for necessary services, at a fair or reasonable price to you. If you want to pay a premium for a friend's services, that's ok, but you should know you are paying more than market prices.

Insurance and Credit Card Companies

The right coverage for home, auto, excess liability, umbrella and valuable articles;

The right mix of credit cards, benefits and complimentary services to interest charges, foreign transaction fees; avoiding late fees and other erroneous charges.

Mortgage and Investment Fees

Should we review your loan to value ratios for potential cost savings eliminating PMI? Do you know your mortgage interest rate or if it is a good time to refinance your mortgage? Do you understand the fees charged on your managed portfolios for actively managed investments and if the charges are in line with market? It's ok to pay more than market for a specific risk level or broker relationship, but you should know that you are paying a discount or premium to market rates.

Utilities, Cable, Phones, and Other Expenses

Do you know if you have a variable or fixed rate from your electric or gas supplier? Do you use all of the monthly minutes in your phone plan? Do you pay for antivirus and Anti-Spyware protection when it's already offered and included in your internet cable bill?

Estate and Income Tax Support Documents

We can work together to determine the correct documents to give estate lawyers and tax accountants.

Your Accounts, Your Choices, Your Decisions

A FINANCIAL FRIEND wants you to be an educated consumer in the area of your finances! We do not tell you who to work with nor buy from. We do recommend always considering getting at least a second quote for services to see that you are "in the market" of a fair and reasonable price and, even if you are not, that you are aware and accepting of paying more or less! When you need someone to explain what something means and how it may impact you personally, A FINANCIAL FRIEND will work with you to figure out who may be able to help address your questions and make recommendations based on what we learn.



CALL NOW TO IMPROVE YOUR CASHFLOW

With thousands of dollars of savings potential per year, the sooner we start to solve your financial puzzle, the better!

Cashflow & budget management:

- *Income sources, rebates and discounts*
- *Interest rates, annual fees & premiums*
- *Utilities, taxes and other cost savings*
- *Estate and income tax supporting info*