



## CENTER FOR FINANCIAL STRATEGIES, LLC

*Your Tax and Financial Planning Partners for Life*

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### 10 IDEAS TO IMPROVE YOUR FINANCIAL STRENGTH NOW

1. Set aside between 3 and 6 months of expenses in a money market fund for an emergency.
2. Create a vehicle(s) to cover your family's expenses in the event that you become severely hurt or die.
3. Reduce your income taxes on current earnings by investing in tax deferred vehicles.
4. You have insured your house and boat against casualties - what about the person that enjoys and invests in that property?
5. Establish a vehicle to meet costs of nursing home and long term, home health care costs.
6. Arrest the anxiety of future college costs by starting a potentially tax-free college fund now.
7. Avoid finance charges by setting aside funds now for that major purchase on your horizon.
8. Determine by use of your will drawn up by an attorney who shall receive your assets at your death.
9. Have assets that you cannot afford covered by adequate liability insurance.
10. Have a plan in place if your net assets and life insurance proceeds exceeds \$3,500,000 for 2009.