



The ART of a Financial Plan

Hello Dennis,

In simple terms in my view, financial planning is building a relationship with a client whereas an advisor can see the world through the lens of the client and build upon that vision together.

"The study of financial planning differs from behavioral finance, which is often cited by advisers and providers in retirement savings, in that the psychology of financial planning considers the way the mind works, not the practice of telling someone what they should think and feel", Britt-Lutter said during a fireside chat with Alison Mintzer, ISS Media publisher, at the 2023 PLANADVISER National Conference.

"According to a Capital One survey, more than three-quarters of Americans (77%) reported feeling anxious about their financial situation in January 2020. Since then, financial experts report that consumers' financial stress has only gotten worse due to the global pandemic and subsequent record-level inflation, the latter of which ranked as a top stressor for 87% of Americans." As reported by CFP Board.

With plenty of noise and uncertainty in 2025, we recommend to make the financially savvy move, to create a financial plan if you have not done so; or if you already have one then to refresh the financial plan, and to use it as your north star as you steer through the volatility and strive for long-term financial success!

Thank you,
HFS Wealth Advisors Team

HFS Wealth Advisors profile picture

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[330-659-7140](tel:330-659-7140)

hfswealthadvisors@hfswa.com

www.hfswa.com/



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