



Money Matters with Les Conway

Founder/Director/Financial Planner at Essentially Financial

Practical solutions for good financial planning

When I set up Essentially Financial, it was to help guide people along their lifetime journey as their financial planning partner.

I strongly believe that establishing and quantifying individual objectives are the cornerstones of the lifestyle financial planning process. It not being about product, performance or flavour of the month, but understanding where you want to be, where you are now along with how and just as importantly, when you want to reach your destination.

Frequently, we have to first get people on track. Then, we have to keep them there. To do this, I run by what I refer to as the Practical solutions for good financial planning of:

Establishing what the objectives are

- The journey from A to B
- Establishing what and when B is
- Taking alternative routes
- Making sure everything's working correctly

Understanding of why things happen

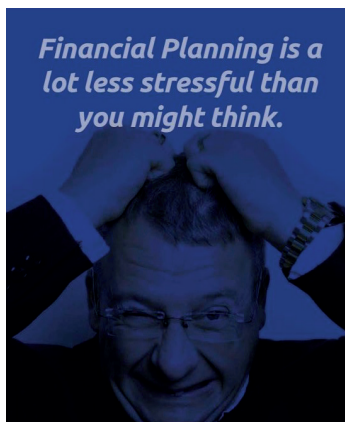
- Cycles of the economy
- Boom and bust
- Why things happen

Addressing the concerns people have

- Hill of life
- The unexpected is a certainty
- Life changes

The practical solutions to work to

- Assessing and understanding where you are now
- Planning and taking action
- Review and monitoring



The five steps of financial planning

- Arrange life, critical and illness protection
- Build a rainy day fund
- Pay off debt
- Set up medium and long term financial plans
- Review the position and re-plan regularly

Via the process of lifestyle financial planning, it ensures that people put themselves firmly on the right track. And then become empowered with confidence and reassurance that gives them much needed control in their lives.

I cannot repeat this phrase enough in that 'although the money's important, it's what we do with it that counts'.

Investments can fall as well as rise and you might get back less than you invested.

Need to find out more? Sign up to my FREE blog where I share insights on financial news, planning strategies and how to make your money last as long as you do. Just visit essentiallyfinancial.co.uk/blog

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