Be Confident About Your Retirement

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Hello Dave Ramsey and Chris Hogan fans!

If you’re serious about financial planning and wealth building, you’ve come to the right place. I’ve been an independent advisor since 2004 and have been working with Dave Ramsey since 2010. I am very excited by the possibility of helping you “live like no one else!” Let’s start with three questions that will give me and my team a better sense of where you are in the process:

1. How did you first learn about Dave Ramsey or Chris Hogan, and how long have you been following their advice?
2. If you are familiar with the “Seven Baby Steps,” which step are you currently on?
3. Have you read any books or attended any programs by Dave Ramsey, Chris Hogan, Rachel Cruze, Christy Wright, Chris Brown, or Anthony ONeal? If so, which books or programs?

You may email responses to these questions to matthew@emeraldretirement.com, or we can discuss them when we next speak by phone.

What does our initial phone call entail?

I will assist you in reviewing your financial baseline and find out what you are hoping to accomplish in working with a financial planner. The initial conversation should last no more than 30 minutes and will give you a chance to ask whatever questions you may have about us and about our work with the Dave Ramsey program. At that point, I would make initial recommendations as to the “next steps.” At no time should you feel any obligation—that’s simply not part of our agenda.

What happens after that?

The next step would be to schedule an in-person meeting or formal phone session so that we can make meaningful forward progress. Your questions, goals, and topics of highest concern will decide the direction of our conversation, and at its conclusion, I will likely make some additional recommendations. Often, those recommendations will include going through a financial planning process, which typically requires just two more meetings and entails a discussion of fundamental financial principles (delivered with the “heart of a teacher”), as well as the creation or updating of a personalized written plan. It also includes a review of insurance, budgeting, and your future expenses such as college and retirement (among others). Lastly, it entails making sure that your investments (current and future) are properly aligned with your written plan.

This planning process can take place via in-person meetings at my office and/or by phone conference, depending on your location, work schedule, and meeting preference. At the end of our initial work together, I will present my written advice, but it is the process itself that should be most valuable as we go through this educational and perspective-building planning work together. Please know that we are committed to making sure you understand – at every step of the way – what's involved in the process, along with any costs associated with the service, so please expect the work to be done at your pace, not ours. It's your money after all, and you're in charge of all decisions regarding its handling (please don't let any financial person tell you otherwise!) We're here to educate, to guide the process, and to create clarity out of what can occasionally be confusing topics, but never to decide your goals or make decisions for you. We expect that's why you've sought us out in the first place, isn't it?!?

What about ongoing support?

Yes, working with you in an ongoing way is one of our goals. The above planning process, however, is essential to making sure we have the right foundation in place and that we understand each other enough to know if a longer-term commitment makes sense. Should you wish to continue our work beyond this initial process, that option is certainly available to you and at the appropriate time I will be happy to discuss those options with you.

On behalf of the whole team, I thank you for your interest and I look forward to the opportunity to serve you.

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