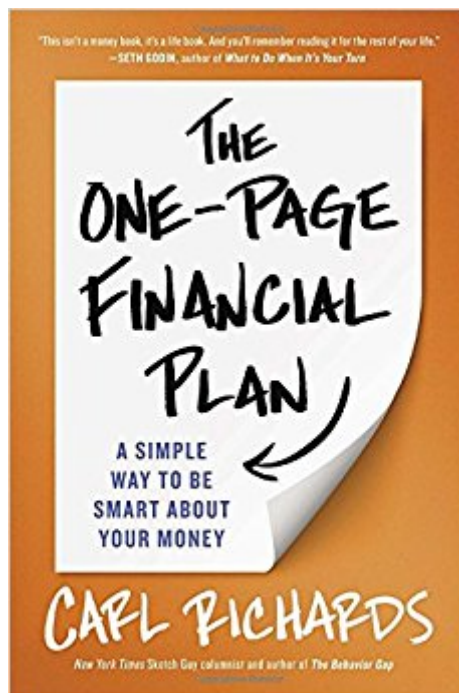




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# The One-Page Financial Plan: A Simple Way To Be Smart About Your Money



## Synopsis

Whenever I tell people about my job as a financial advisor, the conversation inevitably turns to how hopeless they feel when it comes to dealing with money. More than once, they've begged, "Just tell me what to do." It's no surprise that even my most successful friends feel confused or paralyzed. Even if they have a shelfful of personal finance books, they don't have time to make sense of all the information available. They don't just want good advice, they want the best advice—so rather than do the "wrong thing," they do nothing. Their 401(k) and bank statements pile up, unexamined or maybe even unopened. What they don't realize is that bad calls about money aren't failures; they're just what happens when emotional creatures have to make decisions about the future with limited information. What I tell them is that we need to scrap striving for perfection and instead commit to a process of guessing and making adjustments when things go off track. Of course we're going to make the best guesses we can—but we're not going to obsess over getting them exactly right. The fact is, in a single page you can prioritize what you really want in life and figure out how to get there. That's because a great financial plan has nothing to do with what the markets are doing, what your real estate agent is pitching, or the hot stock your brother-in-law told you about. It has everything to do with what's most important to you. By now you may be wondering, "What about the details? How much do I need to invest each year, and how do I allocate it? How much life insurance do I need?" Don't worry: I'll cover those topics and many more, sharing strategies that will take the complexity out of them. The most important thing is getting clarity about the big picture so you can cope with the unexpected. Maybe you'll lose the job you thought was secure; you'll take a financial risk that doesn't pan out; you'll have twins when you were only budgeting for one. In other words: Life will happen. But no matter what happens, this book will help you bridge the gap between where you are now and where you want to go.

## Book Information

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Introduction

## Customer Reviews

“In a world where financial advice is (often purposely) complicated and filled with jargon, Carl distills what matters most into something that is easy and fun to read. The true measure of a brilliant book is whether the material is as relevant to an industry expert as it is to a layperson. The One-Page Financial Plan unquestionably is. Buy two copies—one for yourself and one to hand to the nearest pundit.”  
—Morgan Housel, columnist, The Wall Street Journal  
“There are very few financial writers who have been more influential for me than Carl Richards. Carl has done more to simplify the investing process than anyone else in America. His trademark combination of wit and illumination make The One-Page Financial Plan an instant classic in the genre. Don’t invest another cent before you’ve digested this highly readable lesson.”  
—Joshua M. Brown, CEO of Ritholtz Wealth Management and author of Backstage Wall Street  
“No one in the financial industry communicates like Carl Richards. And this is a skill especially evident in The One-Page Financial Plan. If you’re skeptical that an effective plan for your life and your money can be limited to a single page, I encourage you to put Carl’s process to the test. I’m confident that, like mine, your time and effort will be well rewarded.”  
—Tim Maurer, wealth advisor for Buckingham Asset Management and Forbes contributor  
“Feeling tormented by your finances? Read this book. Now. The One-Page Financial Plan helps you identify what you truly want from life, get crystal clear about the financial position you are starting from today, and develop a simple, actionable plan to narrow the gap between the two.”  
—Manisha Thakor, Director of Wealth Strategies for Women at Buckingham and the BAM ALLIANCE

CARL RICHARDS is a certified financial planner and a columnist for the New York Times, where his weekly Sketch Guy column has run every Monday for over five years. He is also a columnist for Morningstar magazine and a contributor to Yahoo Finance. His first book, The

Behavior Gap, was very well received, and his weekly newsletter has readers around the world. Richards is a popular keynote speaker and is the Director of Investor Education for the BAM ALLIANCE. You can find his work and sign up for his newsletter at [behaviorgap.com](http://behaviorgap.com). Richards lives with his family in Park City, Utah.

I'll keep this book. I underlined a lot and made copious notes. 3-key takeaways: 1. Defining WHY money is important to you is the single biggest factor in a financial plan. 2. Having a written plan, even if it's on a napkin, makes a huge difference in achieving success. If not written down, you'll forget the plan and prevent people from asking you meaningful questions about the plan. 3. The silver lining to our financial mistakes ... which we ALL make ... is to leave a trail. A written timeline of what we did right and what we did wrong. If you had told me I would benefit from a financial planning book written by a man who went bankrupt, I would have laughed in your face. But I did, and I'm grinning with enjoyment, not laughing at him.

Great Book--not just about personal finance but also about life! I think this is a great book for those of us who feel terror at the mention of budget or finance. Every time I tried to read a book about finance it just made me so uncomfortable that I could not get past the first chapter. For one thing, my financial situation is not typical--I will have no pension, nor will I receive social security--I am a lifetime contract worker. And, I only recently obtain some kind of financial stability after years of living on the fly. I only wish I had this book twenty years ago. This book presents finance in a very practical, accessible way. It is very useful. And, it is not just about your money issues--it really applies to life in general. He does not offer quick results, or some secret plan for success. Yet, what is really awesome about this book is that he offers some great useful advice that you can use every day. Additionally, this book relieved a lot of my stress about my future and about my financial situation. I was able to create a doable one page financial plan that was practical and real. Also, there is a chapter in this book that really changed how I viewed my life and career--I am not kidding--because he offers a very profound understanding about what real life is and how we can deal with our disappointments. Read chapter 2 because it really was the advice I needed to set me free from a lot of angst about my life choices. If you are a young person read this now--do not wait. If you are in midlife and was never able to get it together to come up with a strategy based on your life--not someone else's life issues--I always laugh when I watch some of those financial gurus on public television--none of them addressed my issue. The fact is, everyone is different--no two people in this economy have exactly the same situation. And, who can plan for a future really? You

cannot do so. But, you can come up with a flexible plan that is doable. You may have to adjust your choices but frankly that is what life is about for all of us. Thus, I would give this book to anyone who had to answer the deep life issues regarding money and life questions.

I found this book easy and enjoyable to read. Instead of being intimidating, as some personal finance books are, The One-Page Financial Plan is very accessible. The simple sketches and diagrams Richards includes help clarify his points and make them memorable. While the book is small in size, it is not superficial. It packs a lot of financial wisdom into its 211 pages. Richards writes: “My goal in writing this book is to pull the curtain back a bit: to show you how real financial planning works, to give you an experience of what it’s like to work with a real financial advisor. The book is clearly organized and has four parts: 1. Discovery; 2. Spending and Saving; 3. Investing; and 4. Strategies for Avoiding the Big Mistake. The first part (“Discovery”) is foundational for the rest of the book. Here, instead of offering a one-size-fits-all financial plan, Richards encourages us to reflect on our values, using the question, “Why is money important to you?” Once we have determined why money is important, we are in a position to move on and identify three or four financial goals. The next two parts of the book (“Spending and Saving” and “Investing”) cover the topics we might expect to find in a personal finance book, including budgeting, saving, insurance, borrowing and investing. In Part 4 (“Strategies to Avoid the Big Mistake”) Richards recommends hiring a “real financial advisor” and also what is sometimes called “staying the course.” For Richards, this translates as, “Behave, for a really long time.” Richards writes using a conversational tone, and shares personal examples from his own work as a financial planner as well as from his own life. He is candid about mistakes he himself has made. He anticipates and answers objections and makes helpful suggestions. As we might expect from the author of The Behavior Gap, Richards uses to good advantage his understanding of the role emotions play in the financial decisions we make. To anyone interested in developing a personal financial plan, I recommend this book as a very helpful guide. Disclosure: I received a review copy of the book from the author, who requested a review that would be “honest, good or bad.”

Totally the best primer in financial planning, even if you think you have no finances to plan! This book helped me to discern my wants, wishes and needs (as well as things I don’t want, wish for or

need in my life) and make a simple plan toward accomplishing my goals. If you buy this with Whispersync, you'll enjoy a wonderful, almost intimate, experience strengthened by the narrator's marvelous voice, delivery and pacing -- especially in the most comical and human of moments.

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