

St. Paul Pioneer Press Saint Paul Pioneer Press
10/29/2007 Life

(3-20071029-life_d-d-003-s_full_run--spp--
.pdf.0) Page D003

MONEY EVERYDAY CHEAPSKATE

Professional financial planning available online

Isn't it about time for you to make an appointment with a qualified, professional financial planner? Sure, there are lots of wonderful things we can do on our own, such as building a respectable emergency fund, contributing to retirement accounts and buying some insurance. Still, it takes more than an amateur to create a plan for long-term investing.

Professionals can help us understand our tolerance for risk, decide where and how to invest,



**MARY
HUNT**

save for the kids' college education, determine the right kind and amount of insurance and figure out a plan that fits our values, beliefs and personal desires.

And most of us would rather do anything than make that kind of appointment.

Three years ago, when I knew it was time for us to get a financial plan, our choices were limited to one: Make an appointment with a professional and write a check for \$1,500. And that was just to get started. Ouch!

Planner Bill's only goal from then until now has been to help us, guide us, advise us and get our financial lives down on paper so we can understand clearly where we are, where we want

to be and how we're going to get there. And, I am happy to say, we're making good progress because now we have a real, live financial plan!

You have another option in creating a financial plan. I want you to meet Kent and Laura Irwin, founders of a brand-new service, eFinPLAN. Kent is a chartered financial consultant (ChFC), and their eFinPLAN.com is a do-it-yourself financial-planning Web site.

Rather than make an appointment for a face-to-face meeting with a human planner, you just go to eFinPLAN.com, sign up and start creating your plan. The best thing? You can do this in the privacy of your home. No need to bare your financial soul to a total stranger.

As I look at the resulting 60-page financial plan this program produces, I am struck by how similar it is to our plan. With your financial plan, you will know how much life insurance you need where you need to be investing, what kinds of risks you can handle and so much more. You eFinPLAN will address 50 financial issues.

You can learn more at eFinPlan.com. But would suggest you first look at the eFinPLAN video demonstration at DebtProofLiving.com. Just click on "Learn More."

Mary Hunt, founder of debtproofliving.com and author of 16 books, including "Debt-Proof Living," can be reached at mary@everydaycheapskate.com.

October 29, 2007 Powered by
TECNAVIA

Copyright © 2007, St. Paul Pioneer Press 10/29/2007 6:44
pm