



Identifying Your Financial Priorities

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Understanding your priorities is the foundation of working with a financial advisor. Your advisor should understand what is important to you and why. This knowledge will allow your financial plan to be tailored around your priorities. As your life and goals evolve, your advisor's responsibility is to adapt and refine your financial plan.

Let's take a closer look at how clearly identifying your financial aspirations can help you achieve your goals. To begin, consider what's important to you. What makes you excited about planning and what keeps you up at night? Write down the top three to five areas of focus for you right now from this list:

- Budgeting
- Career and Business Goals
- Education
- Family Care
- Generational Wealth Transfer
- Health Care
- Investments
- Major Purchases
- Milestones
- Philanthropy
- Real Estate
- Retirement Planning
- Risk Management
- Taxes
- Your Legacy

If you have a partner, it's a good idea to name your goals separately, then compare and try to find



agreement on which categories matter most to both of you. Once you understand your general priorities, it's time to dig deeper. For example, perhaps one of your top priorities is covering the cost of your children's or grandchildren's education.

If so, you need to consider the details. Do you want to cover just their tuition or all of their living expenses? Is it important to you that they work through college? Or would you prefer them to immerse themselves in their studies without having to work at all? What if a child doesn't want to go to college?

Will you help them pay for a gap year instead, or pay their living expenses for a period of time while they begin working or take on a trade? These sorts of clarifications can help you define and stay aligned with your values. At regular intervals, you should revisit and clarify your goals with a financial advisor.

Each person's situation is unique, and the aim is to provide tailored solutions that meet your specific needs. When done well, the wealth planning process meets clients where they are, financially and emotionally. By exploring your financial priorities, you'll not just have a clear plan and a better chance of meeting your goals, you may also uncover goals you didn't know you had.

For help, call CAPTRUST. Goal setting is one of the very first steps in every one of our client relationships.

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