

INCLINE OF *Knowledge*



LVIG

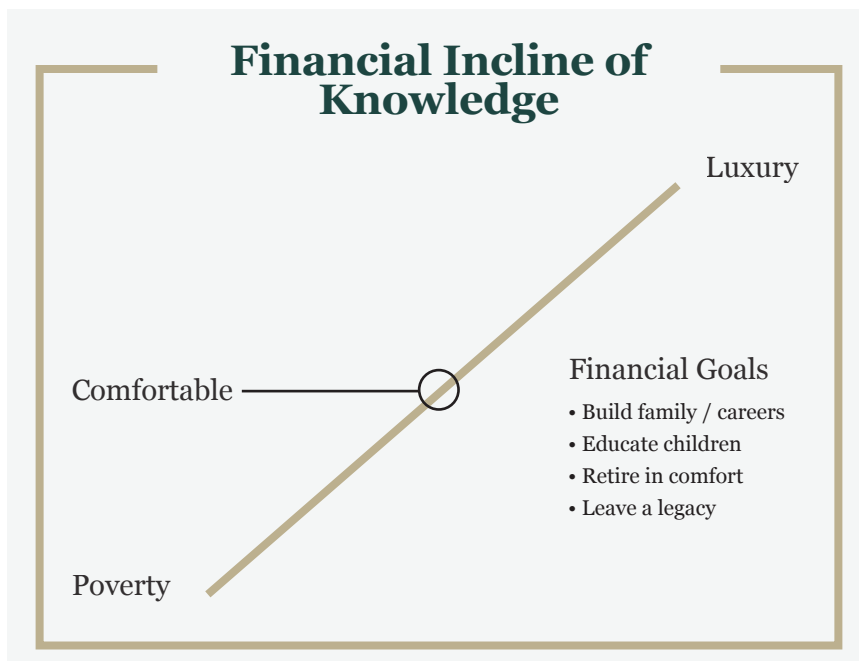
LEHIGH VALLEY
INVESTMENT GROUP



One of The Best Ways to Explain Personal Financial Planning is By Using A Picture

Assuming that you are neither beginning from abject “poverty” nor starting from silver spoon “luxury,” you are likely starting at some point in between which we may call “comfortable.” You’re in the middle of your financial journey.

The goal then is to define a point in the future where you would like to be that is somewhere higher up the incline where all your reasonable financial goals are met. If this were a physics class, we would be defining “work.” And, indeed, even in the financial sense, this will be work. Being disciplined enough to save and invest over time will be difficult. We will define your success as how well you can push yourself up the incline toward your financial goals.



You will determine your goals and when you want to meet them. Savings and investments will push you up the incline toward your goals. Emergency funds and insurances will provide the protection to keep you from sliding back down.

The key then is to get a handle on the proper use of money to both provide the “work” necessary to get you up the hill to your goals, while protecting against a backslide when tough times come.