

How to Live a First Class Life ... and afford it

“A goal without a plan is just a wish” – Antoine de Saint-Exupery

If you don't know where you are going, it doesn't matter what road you're on. On the other hand, to make the most of your journey, keep your eyes on the horizon. Take time to think about how you want to live – now and into your retirement years – and organize those thoughts and commit them to paper.

Here are some helpful tips:

Treat yourself

If, for example, you want to become a world traveler, make a list of the places you want to visit. Don't limit yourself. Pencil out the costs, starting with "First Class" fares and accommodations. Create a comfortable budget that lets you treat yourself. How many years would you like to spend traveling? If it's 15 trips over 15 years, write that down and multiply out your annual cost projections.

Consider the other things you want and attach realistic numbers:

- How often do you want to buy a new car?
- What organizations and charities are you passionate about and what kind of support do you want to give them?
- What are your current living expenses and how might they change in the future?

Remember to consider changes in your lifestyle and of any dependent family members. Think realistically about discretionary spending needs beyond what it takes to pay your monthly expenses.

Focusing on your future

Now you have a picture of what you want your life to look like financially.

Next, map out a plan and a method of tracking its progress. There are plenty of free plans available on the Internet, but again, don't automatically go the economy route. It pays to consult an experienced financial planning professional, just as you would a doctor for a medical appraisal, an attorney to set up a trust, or the Genius Bar to reset your iPhone.

And remember that once you have a plan you should look for help implementing it.

Invested in your best interests

The DiCiaccio Team of Snowden Lane Partners in Pasadena, California, can create a comprehensive plan that is tailored to helping you achieve your lifestyle goals.

Snowden is in the vanguard of financial advisors. We take time to know you and your goals before we make any recommendations. You are encouraged to ask questions so you gain the knowledge and insight you need to make better choices. This ensures that we are invested in your interests.

You receive exceptional personalized service, vigilant asset allocation and rebalancing, and multi-generational guidance and investment advice.

Working together, we will work to ensure you have the time and the money to achieve the life you want, whether it's traveling to foreign countries or just enjoying your family.

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