Stop Dreaming, Start Planning

Instead of hoping for the future you want, start planning for it! Advance planning can help you meet your goals and give you the assurance that you’re on track. Whether you want the best education money can buy for your kids, a life of travel, or a comfortable retirement, planning will help get you there.

It’s never too early to start planning for your children’s education. In fact, as soon as they’re born, you should open a savings account for them and consider starting a 529 plan as well. FORUM even offers a Sprout Savings Account for kids where 10% of deposited funds are matched per calendar year.*

If it’s traveling that you dream of, you’ll need to be strict at setting aside money. It’s easy to use excess money in the budget for the things we want in the present. Try opening a specific savings account just for travel and then set up automatic transfers to that account on a bi-weekly or monthly basis. You may want to rework your budget as well – are there areas you can cut back on in order to save more for your travel dreams?

And then there’s retirement! Everyone wants to enjoy retirement no matter how they choose to spend their time. The best way to begin planning starts with talking to a financial advisor. They can answer questions for you, discuss your goals, highlight opportunities you may be missing, and help you take action toward next steps. If you would like customized advice on how to plan for retirement, FORUM Private Client Group can help. Call 317.558.6322 or email pcg@forumpcg.com.

It’s fun to dream about the future, but it’s important to back up those dreams with planning. In the end, you’ll experience less stress and more financial security.

*Based on different tier levels. Maximum match $100.