

DO YOU WANT TO BE A FINANCIALLY FREE FAMILY?



We help young families to MAXIMISE their money so they can MAXIMISE their time with their loved ones!

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WEB

www.coachedfp.com

Coached.

We Help Families to Become Financially Free!

However, when we first start working with families, they're often feeling Financially Frustrated. Many families feel frustrated because their;

- **Cashflow is tight**
- **Debt levels are high**
- **Asset levels are low**

And when families find themselves in this type of financial situation, it's no wonder they feel frustrated. All of these money problems can definitely make life much more stressful than it needs to be.

"Working with Blake has given us a much better understanding of our financial position. Rather than just spending money as we have it, and saving when we need to, he has given us a greater sense of security for our future."

- Rob & Davina Fisher



But How Do Families End Up Financially Frustrated in The First Place?

After having worked with over 1,000 clients, we've come to find that many families make some common mistakes with their money. And it's these mistakes which lead them to end up feeling Financially Frustrated.

The most common money mistakes we see families make are;

1. **Not having a clear vision for their future.**
2. **Not having an appropriate plan for their money.**
3. **Not adopting good ongoing habits with their money.**

So, to help our clients have less Financial Frustration and more Financial Freedom, we work with them to address each of these money mistakes using our simple 3 step method.

Maximise Your Money by Having More Meaningfulness

We believe something powerful happens when money and meaningfulness come together.

That's because many of the money mistakes that families make come from a lack of meaningfulness with their money. And when families don't have a clear purpose for their money, they often just end up just frittering it away. Money comes in and money goes out, but they go nowhere because they haven't aligned their money with their goals and values in order to live the life they want

Unfortunately, when it comes to money, many families focus on the wrong things. They focus too much on **MAKING** money and not enough on **MANAGING** and **MAXIMISING** the money they make.

Maximise Your Money So You Can Maximise What Matters Most to You

At Coached, we don't believe in maximising money for money's sake. We feel money should be maximised for more meaningful reasons. And we believe the most meaningful reason to maximise your money is, so you can maximise your time with your family.

The Moneyfulness Method was designed to help families do just that by following 3 simple steps which include.

1. **Uncovering Your Financial Aspirations**
2. **Determining Your Financial Strategies**
3. **Improving Your Financial Behaviours**

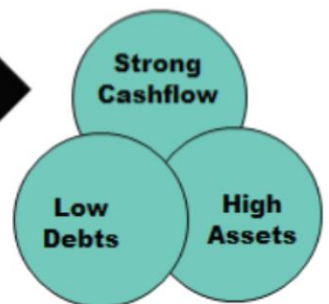
These 3 steps help families to create more **MEANINGFULNESS** with their money by addressing and overcoming each of the 3 common money mistakes that cause families Financial Frustration. And when families fix these mistakes and begin to **MAXIMISE** their money for what matters most to them, they begin to move away from **Financial Frustration** and move towards **Financial Freedom**. This then allows families to reach a point where they can 'work to live' rather than 'live to work'.

The Moneyfulness Method

Financial Frustration



Financial Freedom



"Blake does not take a stock standard approach when it comes to Financial Planning. The first meeting was all about getting to know us and our goals very deeply. We even learnt a lot about ourselves during this Discovery process."

- Jenny and Matt Bowdidge

Are you interested in becoming a Financially Free Family? Get in touch to see how we can help you.

1) Uncovering Your Financial Aspirations

The first step of the Moneyfulness Method is where you create more meaningfulness with your money. Or as we like to call it, more **Moneyfulness!**

This is where you get clear on the goals you want to achieve over the short, medium and long term. By doing so, you gain a greater sense of direction for your financial future.

But goals alone are not enough. To create a better connection between your personal world and financial world we also help you to uncover the personal values that drive your goals as well clarify the fears you have about your financial future. Having this level of clarity about your goals, values and fears allows you to better align your Financial Planning with your unique situation and create a personalised plan that best suits your unique personality.

This is where we start our relationship with all of our clients. We call it a **Discovery Session**. We walk through a series of questions to ensure we understand what matters most to our clients, so we can then help them to maximise their money for their own unique and meaningful reasons.

2) Determining your Financial Strategies

Once you have a greater sense of what is most important to you, it's time to then find the best financial strategies that will suit your unique situation. Getting to this level of personalisation with your Financial Planning is important because **what can be right for one family can be very wrong for another family**.

Having a personalised Financial Plan is a bit like having a GPS for your money. It removes all the doubt and uncertainty about what you should do with your money and provides a clear path to follow in order to achieve greater levels of financial freedom!

Once we know what is most important to our clients, we then work with them via a **Strategy Session** to put together a personalised financial plan that will best ensure they minimise their mistakes and maximise their money for what matters most in their life.

3) Improving your Financial Behaviours

Once you've got your personalised plan in place, you then need to stick with that plan long enough to reach your goals. There are no quick fixes when it comes to achieving financial freedom. Just like getting healthy is all about developing long term healthy habits, getting wealthy is all about developing long term wealthy habits.

This step is where rubber meets the road so to speak. **You take action and advance towards the goals you want to achieve.**

After we've put together a personalised plan for our clients, we then have an ongoing relationship with them to provide advice, accountability and support via our **Progress Meetings**.

We're also there to update and adjust their plan as their life changes via our **Annual Review & Re-discovery Meetings**. No matter what happens, our mission is to help our clients maximise their money, minimise their mistakes and make progress towards their goals, now and overtime.

Are you interested in becoming a Financially Free Family? Get in touch to see how we can help you.

Coached Client Success Stories

Meet Tracey & Jay

This cute couple recently got hitched after many happy years together. And now that they've tied the knot, they're gearing up to start their family in 2019.



What Results did they get from working with Coached in the short term?

Spending Strategies

- They saved **\$21,000** within 6 months to pay for their beautiful Wedding and awesome Honeymoon.
- They saved **\$3,900** within 12 months for unplanned Emergencies.

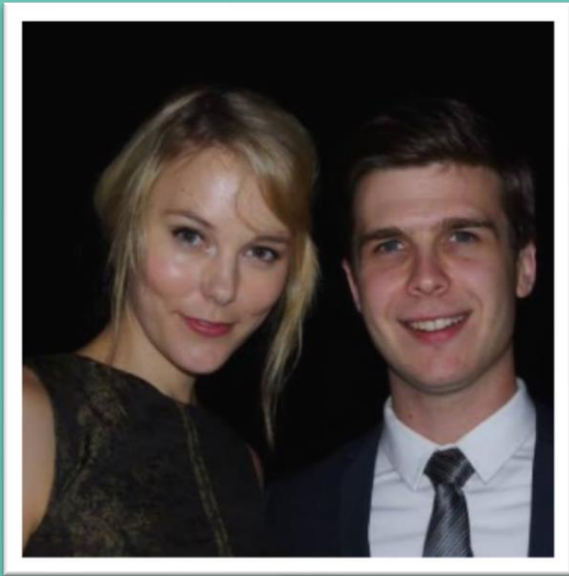
Savings Strategies

- They made extra mortgage repayments and reduced their overall mortgage by **\$15,173** within 12 months.
- On top of paying off their mortgage, they also added an extra **\$7,660** into their offset account (which effectively paid even more off their mortgage).
- Tracey saved approximately **\$416** in Superannuation Fees within 12 months. These fee savings equate to approximately **\$57,914** once she reaches retirement age of 67.
- Jay saved approximately **\$1,196** per year in Superannuation Fees. These fee savings equate to approximately **\$47,881** once he reaches retirement age of 67.

Safety Strategies

- They put in place appropriate insurance cover to protect their assets, income and family if either of them was to get severely ill/injured or pass away early. This included;
 - **\$576,000** to clear debts and protect assets
 - **\$548,000** to provide a financial legacy / ongoing income to the future family
 - **\$150,000** to cover large medical bills
 - Between **\$89,000 to \$95,000 per annum** payable as income for up to 34 years.
- Saved **\$3,309** per year in Personal Insurance premiums. These premium savings equate to **\$66,180** over the next 20 years of holding the cover.

Coached Client Success Stories



Meet Tom & Candice

This happily married couple are planning to start a family in the next few years and wanted to set themselves up well financially before bringing a little one into their life.

What Results did they get from working with Coached in the short term?

Spending Strategies

- They saved **\$10,400** within 12 months for their planned Holidays.
- They saved **\$10,400** within 12 months for any unplanned Emergencies.

Savings Strategies

- They made extra mortgage repayments and reduced their overall mortgage by **\$23,914** within 12 months.
- Candice saved approximately **\$427** per year in Superannuation Fees. These fee savings equate to approximately **\$55,355** once she reaches retirement age of 67.
- Tom saved approximately **\$454** per year in Superannuation Fees. These fee savings equate to approximately **\$62,926** once he reaches retirement age of 67.

Safety Strategies

- They put in place appropriate insurance cover to protect their assets, income and family if either of them was to get severely ill/injured or pass away early. This included;
 - **\$481,000** to clear debts and protect assets
 - **\$770,000** to provide a financial legacy / ongoing income to the future family
 - **\$200,00** to cover large medical bills
 - Between **\$83,000 - \$105,000 per annum** payable as income for up to 37 years.

The Family Focused Financial Adviser



Meet Blake, a Family Focused Financial Adviser and the Founder of Coached Financial Planning.

Blake has worked in the Financial Planning industry since 2010. During his career, he has worked at a number of boutique firms in Brisbane as well as two of the largest banks in Australia, ANZ Bank and Westpac Bank.

After having worked with over 1,000 clients, young and old, Blake decided to specialise in working with young families because he felt much more aligned working with these types of clients.

As a younger adviser, who is married and planning to start a family in the near future with his beautiful wife Alex, he feels much more connected working with clients who are at a similar stage of life because he shares many of the same goals and values. He understands the challenges young families face and the advice he gives his clients is the same advice he follows himself.

Are You Interested in Becoming A Financially Free Family?

Do you want to maximise your money, so you can maximise your time with your family?



Do you want to keep more of your cash, wipe out your debts and build up your wealth?



Do you want to have more Financial Freedom, so you can work less and live more?



If you'd like to discuss how we can best help your family to gain more Financial Freedom, then request a FREE phone call by sending us an email at hello@coachedfp.com

Are you interested in becoming a Financially Free Family? Get in touch to see how we can help you.



ARE YOU READY TO STOP FEELING FINANCIALLY FRUSTRATED?

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