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FOX & COMPANY  
WEALTH MANAGEMENT

## SKINNY PLANNING AGENDA

By popular demand, we've finally developed a program for physicians in training. Our goal in doing so is to help you make good decisions now to avoid bad decisions in the future.

Our "skinny" system is designed to give you the focused help you need when it will do a lot of good, just without all of the bells and whistles. The ground rules are:

1. There is a minimum commitment of six months.
2. We will accept a maximum of 10 Skinny Planning clients at any one time.
3. You can participate in Skinny Planning for up to 2 years.
4. Limitations may apply for dual income households.

### **Skinny Planning has two stages: Building and Planning**

**BUILDING:** Your first two meetings are used to gather information we'll need to help you make decisions during planning. We are building your financial persona to give us enough information to answer questions and analyze various situations to help you make appropriate decisions.

#### **Meeting 1 (*schedule 1 hour*) Getting Organized "GO" with eMoney**

The GO meeting is a tutorial to introduce you to our premium financial planning software, eMoney. You will have real-time access to your plan in eMoney. You'll learn how to upload and enter data, and how to navigate in your personal portal. eMoney will be your hub for ongoing planning and recommendations.

#### **Meeting 2 (*schedule 2 hours*) Cash Flow/Goals/Budgeting**

We'll create a budget based upon your current spending habits and set goals for the next 5 years. Examples include targeted debt payoff, buying a house, having children (nanny costs, time off, etc.) and travel. You'll be able to monitor your progress in eMoney.

**PLANNING:** Once we have your foundation information in your plan, you can begin scheduling meetings for topics that are of concern to your specific financial situation and needs. These meetings do not have to take place on a certain timetable but we recommend you schedule them no more than one month apart so we can keep momentum.

#### **Meetings 3 and 4 (*schedule 1 - 2 hours*) Choose among**

- **Student loans and other debt** – analysis of your loans, PSLF planning, what options to choose
- **Tax planning** – got a side gig? Let's discuss the best way to structure write-offs and keep records
- **Investment and Retirement planning** – we'll discuss the book Simple Wealth, Inevitable Wealth (you get a free copy), your current accounts, and recommend funding/allocating your portfolio
- **Your work** – comparison of job offers, contracts, and benefits review

In addition to the above, you can schedule quarterly check-in meetings to touch base on your plan and progress. We will reach out to you at least annually to review your situation. Skinny Planning is designed for ongoing engagement in a changing financial landscape rather than settling on a plan for the long term.

**COST: \$500 one-time setup fee then \$625/quarter. Contact us for help with payment arrangements.**