



Massow  
Wealth  
Strategies Inc.  
An Independent Firm

**Jay R. Massow CFP®**  
CERTIFIED FINANCIAL PLANNER™

Phone# 480-503-1084 Fax 480-503-0409  
1635 N. Greenfield Road Suite 138, Mesa AZ 85205  
[jay.massow@raymondjames.com](mailto:jay.massow@raymondjames.com)  
[www.massow-ws.com](http://www.massow-ws.com)

## The Six Areas of Financial Planning

### **1. Financial Position**

Where does your money come from and where does it go?

- Net Worth - Assets, Savings and Investments versus Debts
- Fixed Expenses / Variable Expenses

### **2. Risk Management**

What risks are you exposed to that could sink your financial ship?

Risk management addresses insurance issues.

### **3. Investing for Wealth Accumulation**

Save money for specific goals, on purpose and make informed decisions. These investments tend to be known as non-qualified monies. They are usually after tax investment dollars.

### **4. Tax Planning**

The government is in partnership with you. Understand how your investments are affected by the income tax and the estate & gift tax. Explore what you can consider to save on your tax bill.

### **5. Retirement Planning**

Invest through systematic savings and manage it wisely. These dollars are referred to as qualified money since they are usually in a qualified retirement plan.

### **6. Estate Planning**

How your estate passes can be in your control. It is important to understand how title affects ownership and the rights of a beneficiary designation. Address guardianship issues for young children. Which estate planning documents should you have? Plan for the worst-case scenario.