11 questions to ask before hiring a financial advisor

11 Questions to Ask Before Hiring a Financial Advisor: A Comprehensive Guide

Author: Dr. Evelyn Reed, CFP®, CFA, is a renowned financial planner with over 20 years of experience. She holds a Ph.D. in Financial Economics from the University of California, Berkeley, and is a Certified Financial Planner (CFP®) and Chartered Financial Analyst (CFA). Dr. Reed has authored several best-selling books on personal finance and regularly contributes to leading financial publications.

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Introduction:

Choosing the right financial advisor is a crucial decision that can significantly impact your financial well-being. The process can feel overwhelming, but asking the right questions is your first line of defense. This report details 11 questions to ask before hiring a financial advisor, backed by research and data to help you navigate this important choice. Remember, finding the right advisor is an investment in your future financial security. Ignoring this crucial step can lead to costly mistakes and missed opportunities. This in-depth guide will ensure you are fully prepared to ask the critical 11 questions to ask before hiring a financial advisor.

1. What is your investment philosophy and approach?

A financial advisor's investment philosophy should align with your risk tolerance, financial goals, and time horizon. Research from the Journal of Financial Planning shows that advisors with clearly defined philosophies tend to have better client outcomes. Ask for specifics—do they favor passive or active management? What asset classes do they typically invest in? Understanding their approach will help you determine if it's compatible with your own.

1. What are your fees and how are they structured?

Transparency in fees is paramount. Ask for a detailed breakdown of all charges, including advisory fees, commissions, and any other expenses. The SEC has repeatedly highlighted the importance of fee transparency in protecting investors. Some advisors charge a percentage of assets under management (AUM), while others charge hourly fees or a flat fee. Understanding the fee structure helps you budget and compare different advisors effectively. This is critical when considering the 11 questions to ask before hiring a financial advisor.

1. What is your experience and specialization?

An advisor's experience and specialization are crucial. Do they have experience working with clients with similar financial situations and goals as yours? A study by the Financial Planning Association found that specialized advisors often provide more tailored and effective advice. If you have specific needs, such as retirement planning, estate planning, or tax optimization, ensure the advisor has expertise in those areas. Choosing an advisor with relevant experience is one of the key aspects addressed in the 11 questions to ask before hiring a financial advisor.

1. What is your disciplinary history?

Check the advisor's background using resources like the Financial Industry Regulatory Authority (FINRA) BrokerCheck website. This helps identify any disciplinary actions, customer complaints, or regulatory violations. Protecting yourself from advisors with a history of misconduct is a critical part of the 11 questions to ask before hiring a financial advisor process.

1. Can you provide references?

Request references from previous clients and contact them to inquire about their experiences. Talking to previous clients provides valuable insights into an advisor's communication style, responsiveness, and overall effectiveness. This is an often overlooked yet vital question among the 11 questions to ask before hiring a financial advisor.

1. What is your process for developing a financial plan?

Understanding the advisor's process for developing a financial plan is essential. Do they use a comprehensive financial planning approach that considers all aspects of your financial life? A well-defined process typically includes a thorough assessment of your financial situation, goal setting, strategy development, and regular reviews. This is a crucial step in the 11 questions to ask before hiring a financial advisor.

1. How often will we meet and communicate?

Regular communication is crucial for maintaining a strong advisor-client relationship. Discuss the frequency of meetings, the methods of communication (email, phone, in-person), and the process for addressing concerns or questions. Consistent communication is one of the keys addressed in the 11 questions to ask before hiring a financial advisor.

1. What are your investment performance benchmarks?

While past performance doesn't guarantee future results, reviewing an advisor's track record can provide insights into their investment approach and consistency. Ask for information on relevant benchmarks, such as the S&P 500 index, to compare their performance against market averages. Remember to avoid focusing solely on past performance when considering the 11 questions to ask before hiring a financial advisor.

1. How do you handle conflicts of interest?

Conflicts of interest can arise in various situations. Ask how the advisor handles potential conflicts and what measures are in place to protect your interests. Transparency and a well-defined process for handling conflicts are essential factors in selecting a reputable advisor. This is a critical element covered by the 11 questions to ask before hiring a financial advisor.

1. What is your succession plan?

This is a crucial question, especially if you plan to have a long-term relationship with your advisor. Understanding their succession plan ensures your financial plan will continue to be managed effectively if the advisor retires or leaves the firm. This is often overlooked when considering the 11 questions to ask before hiring a financial advisor.

1. What are your continuing education plans?

The financial landscape is constantly evolving. Ensure your advisor is committed to ongoing professional development by inquiring about their continuing education plans and how they stay abreast of industry changes and best practices. Staying current is crucial, and this question should be among the 11 questions to ask before hiring a financial advisor.

Summary:

This report provided a comprehensive guide on 11 questions to ask before hiring a financial advisor. We emphasized the importance of aligning investment philosophies, understanding fee structures, assessing experience and specialization, checking for disciplinary history, obtaining references, clarifying the financial planning process, defining communication protocols, reviewing investment performance (while acknowledging limitations), addressing conflict-of-interest procedures, understanding succession plans, and verifying continuing education commitment. By thoroughly addressing these eleven critical questions, you can significantly increase your chances of finding a trustworthy and effective financial advisor who can help you achieve your financial goals.

Conclusion:

Choosing a financial advisor is a deeply personal decision that requires careful consideration. By using the 11 questions to ask before hiring a financial advisor outlined in this report and conducting thorough due diligence, you can increase your chances of finding a competent and trustworthy professional who will work in your best interest. Remember, the relationship you develop with your financial advisor will be a significant factor in your long-term financial success.

FAQs:

1. How much should I expect to pay a financial advisor? Fees vary widely, ranging from percentage-based fees on assets under management to hourly or flat fees. It’s essential to get a clear breakdown of all fees before making a decision.

1. Can I hire a financial advisor online? Yes, many online platforms offer financial advisory services. However, it's crucial to research the platform’s reputation, security measures, and fee structure before engaging their services.

1. What if I'm not happy with my financial advisor? If you're dissatisfied, openly communicate your concerns. If the issues persist, consider seeking a new advisor.

1. How often should I review my financial plan? Ideally, annual reviews are recommended to account for life changes and market fluctuations.

1. Is it necessary to have a financial advisor if I'm young? Even young individuals can benefit from financial planning to establish sound financial habits and build a strong financial foundation.

1. How do I know if a financial advisor is fiduciary? A fiduciary is legally obligated to act in your best interests. Look for certifications like CFP® or check FINRA's BrokerCheck for disclosures.

1. What is the difference between a financial advisor and a financial planner? While the terms are often used interchangeably, financial planners generally offer more comprehensive services, including goal setting and holistic financial planning.

1. Can I change financial advisors? Yes, you are free to switch advisors at any time.

1. What documents should I bring to my first meeting with a financial advisor? Bring tax returns, bank statements, investment accounts details, and any other relevant financial documents.

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11 questions to ask before hiring a financial advisor: *Financial Planning and Personal Finance* E. Thomas Garman, Raymond E. Forgue, Mariya Yesseleva-Pionka, James Murray, 2022-09-01 Financial Planning and Personal Finance 1st Edition is the most comprehensive text on the market, covering both professional Financial Planning and Personal Finance. Using a structured, step-by-step approach and capturing the latest FASEA and FSLA requirements, students learn how to save and invest, manage loans, file taxes, decrease credit card debt, and plan for their future and advise clients on theirs. Australia/New Zealand terminology, legislation and methodologies along with real-life scenarios covering a wide range of financial challenges enable students to appreciate the relevance of key concepts, and useful advice from personal finance and financial planning experts helps them apply those concepts. Maths-based examples illustrate the critical importance of achieving long-term financial goals through investing. Instructor resources include solutions manual, PowerPoints, Test Bank, My Personal Financial Planner MS Word worksheets and Excel calculators.

11 questions to ask before hiring a financial advisor: What Your Financial Advisor Isn't Telling You Liz Davidson, 2016-01-05 Protect your money with this “accessible and practical” guide to hiring and working with financial advisors (Publishers Weekly, starred review). Hiring a trained expert to safeguard and grow your wealth seems like a foolproof decision, but it can go awry for many people. You should never blindly trust that your advisor has your best interests at heart—and while there are many benefits to working with a financial pro, there are some things you should know first. Drawing on her insider’s knowledge of how the financial advice profession really works, Liz Davidson shows how to judge whether an advisor is going to help or harm your savings. This no-nonsense guide covers questions such as: How should you decide if you really need an advisor? What financial moves can you make without their help? What important questions should you ask before trusting them with your money? What are the red flags you should run from? What does all their jargon really mean? Learn how to take control of your financial well-being—either with a financial advisor or without one. “This book is mandatory reading for anyone who wants a better understanding of how to manage their money.” —Mary Beth Franklin, InvestmentNews “Valuable tools for managing one’s personal finances for maximum results.” —Publishers Weekly, starred review

11 questions to ask before hiring a financial advisor: *Drive* Daniel H. Pink, 2011-04-05 The New York Times bestseller that gives readers a paradigm-shattering new way to think about motivation from the author of When: The Scientific Secrets of Perfect Timing Most people believe that the best way to motivate is with rewards like money—the carrot-and-stick approach. That's a mistake, says Daniel H. Pink (author of To Sell Is Human: The Surprising Truth About Motivating Others). In this provocative and persuasive new book, he asserts that the secret to high performance and satisfaction-at work, at school, and at home—is the deeply human need to direct our own lives, to learn and create new things, and to do better by ourselves and our world. Drawing on four decades of scientific research on human motivation, Pink exposes the mismatch between what science knows and what business does—and how that affects every aspect of life. He examines the three elements of true motivation—autonomy, mastery, and purpose-and offers smart and surprising techniques for putting these into action in a unique book that will change how we think and transform how we live.

11 questions to ask before hiring a financial advisor: *Smartwoman* Sylvia Walker, 2017-08-02 ‘Smartwoman’ understands how she can build wealth by making her money work for her ... While some women seem to excel at making their money work for them, others battle from pay day to pay day. With this book, we tap into what these ‘smartwomen’ know and what the rest of us can learn from them. Smartwoman will provide insight into how your personal view of money impacts on your financial behaviour, an understanding of who is competing for your money, and why it is often so difficult to find money to invest. It also examines major life events, such as marriage and divorce, and how clever financial decisions can have a major impact on us in the long term. Smartwoman will show the reader how she can take control of her financial life by spending smarter, tackling debt and setting goals. It takes money to make money, and ‘smartwomen’ understand the universal principles behind growing wealth, how the financial markets work and what investment alternatives are available. Smartwoman is a must-read for every woman, at any age, who is serious about obtaining financial independence and building solid, long-term wealth.

11 questions to ask before hiring a financial advisor: Staff to Last! Lauren Farasati, 2009-02 All financial advisors want to be able to spend their time in front of clients. It's what makes them money. It's what makes them happy. But almost all advisors share a common problem - staffing and managing their practice. It's what drains their energy and their wallet. It's what makes them miserable. Help has arrived. Whether your practice has a staff of twenty or you're about to hire your first Administrative Assistant, Staff To Last! is the solution to your backroom headaches. For the first time, practice management coach Lauren Farasati has condensed her twenty-five years of experience helping advisors into a book tailor-made for the financial planning industry. You'll learn the Dream Team staffing model that instantly brings role clarity to your business. You'll discover the genes that make some people perfect for your staff and others not. You'll learn, step-by-step, how to find the best talent available and you'll get tools that will save you hundreds of hours and thousands of dollars - from that first killer job posting to foolproof interview questions all the way to the final offer letter. And last, you'll learn the ten currencies bosses use to pay their employees, ensuring that once you've found amazing staff, you never lose them. Forget yesterday's mistakes. Staffing is about to become simple, painless, and satisfying. Staff To Last! will show you how.

11 questions to ask before hiring a financial advisor: *From Dissertation to Book* William Germano, 2014-02-27 How to transform a thesis into a publishable work that can engage audiences beyond the academic committee. When a dissertation crosses my desk, I usually want to grab it by its metaphorical lapels and give it a good shake. “You know something!” I would say if it could hear me. “Now tell it to us in language we can understand!” Since its publication in 2005, From Dissertation to Book has helped thousands of young academic authors get their books beyond the thesis committee and into the hands of interested publishers and general readers. Now revised and updated to reflect the evolution of scholarly publishing, this edition includes a new chapter arguing that the future of academic writing is in the hands of young scholars who must create work that meets the broader expectations of readers rather than the narrow requirements of academic committees. At the heart of From Dissertation to Book is the idea that revising the dissertation is fundamentally a process of shifting its focus from the concerns of a narrow audience—a committee or advisors—to those of a broader scholarly audience that wants writing to be both informative and engaging. William Germano offers clear guidance on how to do this, with advice on such topics as rethinking the table of contents, taming runaway footnotes, shaping chapter length, and confronting the limitations of jargon, alongside helpful timetables for light or heavy revision. Germano draws on his years of experience in both academia and publishing to show writers how to turn a dissertation into a book that an audience will actually enjoy, whether reading on a page or a screen. He also acknowledges that not all dissertations can or even should become books and explores other, often overlooked, options, such as turning them into journal articles or chapters in an edited work. With clear directions, engaging examples, and an eye for the idiosyncrasies of academic writing, he reveals to recent PhDs the secrets of careful and thoughtful revision—a skill that will be truly invaluable as they add “author” to their curriculum vitae.

11 questions to ask before hiring a financial advisor: The Smartest Portfolio You'll Ever Own Daniel R. Solin, 2012-09-04 Acclaimed and bestselling author Dan Solin shows you how to create a SuperSmart Portfolio that follows the same strategies used by the most sophisticated investment advisers in the world—but previously unavailable to most do-it-yourself investors. Providing the specific information and guidance lacking in most investment guides, Solin leaves nothing to chance in this accessible and thoughtful guide that will put you in control of your investment future.

11 questions to ask before hiring a financial advisor: Managing Oneself Peter Ferdinand Drucker, 2008-01-07 We live in an age of unprecedented opportunity: with ambition, drive, and talent, you can rise to the top of your chosen profession regardless of where you started out. But with opportunity comes responsibility. Companies today aren't managing their knowledge workers careers. Instead, you must be your own chief executive officer. That means it's up to you to carve out your place in the world and know when to change course. And it's up to you to keep yourself engaged and productive during a career that may span some 50 years. In Managing Oneself, Peter Drucker explains how to do it. The keys: Cultivate a deep understanding of yourself by identifying your most valuable strengths and most dangerous weaknesses; Articulate how you learn and work with others and what your most deeply held values are; and Describe the type of work environment where you can make the greatest contribution. Only when you operate with a combination of your strengths and self-knowledge can you achieve true and lasting excellence. Managing Oneself identifies the probing questions you need to ask to gain the insights essential for taking charge of your career. Peter Drucker was a writer, teacher, and consultant. His 34 books have been published in more than 70 languages. He founded the Peter F. Drucker Foundation for Nonprofit Management, and counseled 13 governments, public services institutions, and major corporations.

11 questions to ask before hiring a financial advisor: Investing In Dividends For Dummies Lawrence Carrel, 2023-07-27 Earn predictable returns, hedge against inflation, and get cash payouts with dividend investing Investing In Dividends For Dummies gives you detailed information and the expert advice you need to successfully add dividends to your investment portfolio. In a time of market volatility, dividends are safe bets. They’re also a great choice for investors looking to supplement retirement income. This book offers clear explanations and tips to help you make careful and informed decisions about dividend stocks and their place in your portfolio. You’ll learn how to research and invest in dividend-paying companies, choosing among traditional share purchases, exchange-traded funds (ETFs), or Dividend Reinvestment Plans (DRIPs). You’ll also get ideas for increasing your dividend investments over time. With this Dummies investing guide, the check’s in the mail! Understand dividend stocks and develop a smart strategy for adding them to your portfolio Find out what to look for when researching dividend-paying companies Calculate the risk, growth potential, and return potential for your selected investments Decide whether and how to reinvest your dividend payouts to grow your portfolio Investing In Dividends For Dummies is perfect for investors looking to find a stable and predictable way to earn income from their investments.

11 questions to ask before hiring a financial advisor: The Million-Dollar Financial Advisor David J. Mullen, Jr., 2009-11-02 Based on interviews with fifteen top financial advisors, each doing several million dollars’ worth of business every year, this priceless tool contains universal principles to guide both veteran and new financial professionals to immediate success. The Million-Dollar Financial Advisor distills these success principles into thirteen distinct step-by-step lessons that teach readers how to build and focus on client relationships, have a top advisor mindset, develop a long-term approach, and much more. The book also features two complete case studies, featuring a “best of the best” advisor whose incredible success showcases the power of all the book's principles working together in concert, and an account of a remarkable and inspiring career turn around that demonstrates it's never too late to reinvent yourself. Brimming with practical advice from author David J. Mullen and expert insights from his interview subjects, The Million-Dollar Financial Advisor equips any financial advisor to succeed-- regardless of market conditions.

11 questions to ask before hiring a financial advisor: The Divorce Hacker's Guide to Untying the Knot Ann E. Grant, 2018-08-20 Divorce book for women – Take back your power and create a new and better life What women often face in a divorce: Feelings of loss, grief, and rage are common during divorce. But one of the most debilitating feelings women going through divorce experience is paralyzing impotence. While a woman may act forcefully to protect her children during the process, she is less likely to be as vigilant about her own well-being. Sadly, many divorce professionals – lawyers, mediators, forensic accountants, and therapists – prey upon women who are dealing with this life-changing experience. Enter family law attorney Ann E. Grant: Ann Grant, author of The Divorce Hacker’s Guide to Untying the Knot, began her career as a corporate litigator specializing in unfair business practices and consumer fraud. After her divorce, she created her own firm, focusing on family law and a holistic approach to this life transition. She lives and practices in Manhattan Beach, California. “My purpose is to help you not just survive divorce, but to obtain what you need to thrive as you begin to create your new story.” In The Divorce Hacker’s Guide to Untying the Knot, Ann Grant will help you take back your power by clarifying your rights concerning finances, home, children, and work life. She does this with a combination of empathy and practicality, recognizing how difficult some actions may be. Her step-by-step assessments, checklists, and to-do lists are always broken down and made manageable. Grant’s goal is to give readers what she provides her clients: Insider information that will not only make their divorce “successful” but also establish their own lives firmly and successfully on a positive, fresh new standing. Take action Learn what you need to know Take back your power And, create a new and better life If you have read Divorce Poison, A Parent’s Guide to Divorce, or Putting Children First, you will want to read The Divorce Hacker’s Guide to Untying the Knot.

11 questions to ask before hiring a financial advisor: Selling from the Heart Larry Levine, 2023-08-15 Sales professionals and entrepreneurs will discover new levels of sales performance and personal fulfillment in Selling From the Heart, a resource that coaches individuals to examine their true selves, form deeper relationships and generate better sales.

11 questions to ask before hiring a financial advisor: How to Fall in Love with Anyone Mandy Len Catron, 2017-06-27 “A beautifully written and well-researched cultural criticism as well as an honest memoir” (Los Angeles Review of Books) from the author of the popular New York Times essay, “To Fall in Love with Anyone, Do This,” explores the romantic myths we create and explains how they limit our ability to achieve and sustain intimacy. What really makes love last? Does love ever work the way we say it does in movies and books and Facebook posts? Or does obsessing over those love stories hurt our real-life relationships? When her parents divorced after a twenty-eight year marriage and her own ten-year relationship ended, those were the questions that Mandy Len Catron wanted to answer. In a series of candid, vulnerable, and wise essays that takes a closer look at what it means to love someone, be loved, and how we present our love to the world, “Catron melds science and emotion beautifully into a thoughtful and thought-provoking meditation” (Bookpage). She delves back to 1944, when her grandparents met in a coal mining town in Appalachia, to her own dating life as a professor in Vancouver. She uses biologists’ research into dopamine triggers to ask whether the need to love is an innate human drive. She uses literary theory to show why we prefer certain kinds of love stories. She urges us to question the unwritten scripts we follow in relationships and looks into where those scripts come from. And she tells the story of how she decided to test an experiment that she’d read about—where the goal was to create intimacy between strangers using a list of thirty-six questions—and ended up in the surreal situation of having millions of people following her brand-new relationship. “Perfect fodder for the romantic and the cynic in all of us” (Booklist), How to Fall in Love with Anyone flips the script on love. “Clear-eyed and full of heart, it is mandatory reading for anyone coping with—or curious about—the challenges of contemporary courtship” (The Toronto Star).

11 questions to ask before hiring a financial advisor: Social Q's Philip Galanes, 2012-11-27 A series of whimsical essays by the New York Times Social Q's columnist provides modern advice on navigating today's murky moral waters, sharing recommendations for such everyday situations as texting on the bus to splitting a dinner check.

11 questions to ask before hiring a financial advisor: *White Working Class* Joan C. Williams, 2017-05-16 I recommend a book by Professor Williams, it is really worth a read, it's called White Working Class. -- Vice President Joe Biden on Pod Save America An Amazon Best Business and Leadership book of 2017 Around the world, populist movements are gaining traction among the white working class. Meanwhile, members of the professional elite—journalists, managers, and establishment politicians--are on the outside looking in, left to argue over the reasons. In White Working Class, Joan C. Williams, described as having something approaching rock star status by the New York Times, explains why so much of the elite's analysis of the white working class is misguided, rooted in class cluelessness. Williams explains that many people have conflated working class with poor--but the working class is, in fact, the elusive, purportedly disappearing middle class. They often resent the poor and the professionals alike. But they don't resent the truly rich, nor are they particularly bothered by income inequality. Their dream is not to join the upper middle class, with its different culture, but to stay true to their own values in their own communities--just with more money. While white working-class motivations are often dismissed as racist or xenophobic, Williams shows that they have their own class consciousness. White Working Class is a blunt, bracing narrative that sketches a nuanced portrait of millions of people who have proven to be a potent political force. For anyone stunned by the rise of populist, nationalist movements, wondering why so many would seemingly vote against their own economic interests, or simply feeling like a stranger in their own country, White Working Class will be a convincing primer on how to connect with a crucial set of workers--and voters.

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11 questions to ask before hiring a financial advisor: The Motley Fool Personal Finance Workbook David Gardner, Tom Gardner, 2003-02-01 With easy-to-follow, quick-witted exercises, you'll discover all the ways that money touches your life -- from saving and spending to insurance to retirement. Pencil your way to financial security! What would it be like to know that you were making the very best decision for every dollar you spent or saved? Can you imagine balancing your budget by the beginning of next month? Wouldn't it be great to know whether a pro's advice is right for your situation? How valuable would it be to have a customized financial plan that would serve you for life? What you hold in your hands is the first step to achieving all of the above. Whatever your income, lifestyle, or financial concerns may be, The Motley Fool Personal Finance Workbook will help you put more power into every dollar. Like a financial global positioning system, The Motley Fool Personal Finance Workbook will show you exactly where you stand right now and the most direct path to where you want to be. The Motley Fool's legendary smarts and math-made-easy will show you: -How to create a workable budget that gives you money and a life -The smartest (and fastest) way out of debt -How to set priorities to guide your financial decisions -The savviest ways to finance big purchases like a home or an education -Tactics for eliminating stress when saving for retirement -And much more... Hip, funny, and immediately useful, The Motley Fool Personal Finance Workbook is an indispensable hands-on guide for anyone looking to make the most of his or her money.

11 questions to ask before hiring a financial advisor: *Making Money Simple* Peter Lazaroff, 2019-03-27 Simplify your financial life and ensure financial success into the future Feeling paralyzed by the overwhelming number of complex decisions you need to make with your money? You don’t need to be an expert to achieve financial freedom. You just need a framework that makes the right choices simple and easy to make. Making Money Simple provides that much-needed process so you can get on the right track to long-term financial security. This valuable resource provides a solid foundation for all the nuanced personal finance decisions you need to make as you go through your career, hit major life milestones, and look to grow wealth. It’s a blueprint for financial achievement—even through tough-to-navigate situations where there are no clear-cut rules. After you read Making Money Simple, you’ll be able to create your personal plan for success using proven wealth management methods and real-world financial strategies. From basic financial principles to advanced investing techniques, you’ll get comprehensive coverage of fundamental financial topics with easy-to-follow advice from author Peter Lazaroff, who draws from his expertise as the Chief Investment Officer of a multi-billion-dollar wealth management firm to give you the tools you need to simplify your financial situation and make the right moves at every opportunity. Getting your finances in order doesn’t have to be hard. It doesn’t require fancy, convoluted investment strategies. Nor does it require keeping track of detailed spreadsheets. You just need this step-by-step process to get your financial house in order and keep it that way forever. It doesn’t matter what your specific situation is. We all need to understand our money—and what to do with it. Making Money Simple shows you how to: Develop clear financial goals and plan for your future Understand the three crucial elements of building a strong financial house Implement effective investment strategies to grow your wealth and avoid costly mistakes Learn ten smart questions to ask when hiring financial professionals For those seeking to secure a solid financial future, Making Money Simple: A Complete Guide to Getting Your Financial House in Order and Keeping It That Way Forever is the roadmap to get you there.

11 questions to ask before hiring a financial advisor: Get Smart Or Get Screwed: How to Select the Best and Get the Most from Your Financial Advisor Paul Merriman, 2012-11-15 GET SMART or GET SCREWED: How To Select The Best and Get The Most From Your Financial Advisor gives you insights into the variety of financial brokers and advisors, and the services they can — and should — offer. It includes extensive lists of questions you should ask and services you should receive from an advisor, and reasons why the brokerage industry is not serving your best interests. To ensure that you "Get Smart," Paul helps you understand how to find and work with competent and ethical advisors, firms and products. Getting the best and most from your advisor will save you time, grow your money, and give you peace of mind. Whether you are a first-time or savvy investor, you will learn new ways to avoid the plethora of pitfalls many investors encounter. PRAISE FOR PAUL'S BOOKS "No one understands what it takes to be a successful investor better than Paul Merriman." — Bill Schultheis, author, The Coffeehouse Investor "Paul has spent a lifetime learning the techniques that make him an outstanding teacher of investing. Now it's your turn to benefit from his knowledge." — Knight Kiplinger, Editor in Chief, Kiplinger financial media company ABOUT THE HOW TO INVEST series Paul A. Merriman's HOW TO INVEST series of print and eBooks provides concise and timeless information to help you achieve a secure financial future and stress-free retirement. Each book addresses specific audiences and investment topics. The first book, First-Time Investor: Grow and Protect Your Money is an essential guide to building and maintaining a successful investment portfolio. All profits from the sale of this series are donated to educational nonprofit organizations. For more information, visit: PaulMerriman.com

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