



# Sarah

Has a great career,  
and wants to save and plan.

**AGE:** 30

**EMPLOYMENT:** Sarah is a software engineer.

**FAMILY STATUS:** Single and loves it!

**HOMEOWNERSHIP:** Own her own primary residence valued at \$300,000. Has a 30-year fixed rate mortgage, with \$125,000 outstanding balance.

**ANNUAL HOUSEHOLD INCOME:** \$125,000

**NET WORTH:** \$500,000

**INVESTABLE ASSETS:** \$100,000

Sarah enjoys hobbies like hiking and biking, and she has the freedom to travel to exotic places. She enjoys her career and maximizes her savings into her company's 401(k) retirement plan.

Sarah is motivated to save 15% of her paycheck on a regular basis. She needs a financial planner to ensure she remains diversified within risk tolerance, and that she stays on track to achieve her long-term financial goals. Her company also offers a Stock Option program, and Sarah wants to make smart decisions when she exercises these stock options to keep her taxes as low as possible. She is seeking a financial advisor who does not charge commissions, and who does not sell financial products.

### PRIMARY FINANCIAL CONCERNS

1. Investing regularly in a diversified portfolio with the goal of beating inflation and maximizing total return over the long run.
2. Striking a balance in keeping her personal debt under control, and paying down her mortgage, while she continues to save for the future.
3. Having an independent fee-only fiduciary advisor who understands her financial goals and provides tax planning in order to minimize taxes.



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