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“If you don’t know where you are going, you might wind up someplace else.” –Yogi Berra

If you build a house without a plan, what sort of results would you expect? Theoretically, you could get lucky and end up with the house of your dreams. What’s more likely, however, is that the house wouldn’t be anything like what you had wanted. You might need to move the doors and windows, build new walls and take down others – or worse.

Investing isn’t any different. Without a plan, you could (again, theoretically) get lucky, but the odds are against it. Without goals – and a well-thought-out plan for meeting those goals – you probably won’t end up where you want to be financially, in either the short- or long-term. You have to make goals to meet goals.

There are several ways to approach investment goals. Traditionally, investors have focused on generating the highest possible returns or beating the market, while staying within their comfort zones in terms of risk. A relatively new approach to wealth management is goal-based investing, which emphasizes investing with the objective of reaching specific life goals – such as buying a house, saving for your child’s education, or building a nest egg for retirement – instead of comparing returns to a benchmark. The theory is that:

Setting goals makes it more likely that you’ll save for – and achieve – every goal.

You’ll be more motivated to reach a goal since you can gauge its progress.

You can consider the time horizon and risk level separately for each goal, and invest accordingly.

Whichever approach you prefer, the important thing is to do something, and not just leave your financial health to chance. Many people work with financial advisers (FAs) – professionals who provide financial advice and guidance. They can lay out your options and help you find investments that match your risk level. In many cases, working with a financial adviser makes sense, but it is possible to be your own FA – if you’re willing to put in some time and effort.

Tags: financial adviser, financial planning, financial freedom, financial intelligence

- Sales Rank: #797577 in eBooks
- Published on: 2015-12-14
- Released on: 2015-12-14
- Format: Kindle eBook

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