

CURTIS FINANCIAL PLANNING

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10

simple truths
about money



Simple Truths About Money

Learning about money and understanding financial concepts can be a chore, but it doesn't have to be. There are Simple Truths about Money that can change your life.

This booklet of the 10 Simple Truths About Money is meant to be an easy reference guide to ideas about money that will lead to financial security and success. I encourage you to keep this booklet with you and refer to it often so these ideas become like second nature to you and are adopted seamlessly into any actions you take with your money.

A black silhouette of a woman in a business suit, viewed from the side, pulling a horizontal rope. She has a ponytail. The background is dark grey.

Procrastination is the most
common cause of financial **failure**

When you procrastinate, financial fuzziness and confusion
rule the day...wouldn't you rather have financial clarity?

A black silhouette of a woman running, viewed from the side. She has a ponytail. The background is dark grey.

We each have a **money personality**
that affects **how we deal** with money issues

Take the time to study your past to find the keys
to your money behaviors.

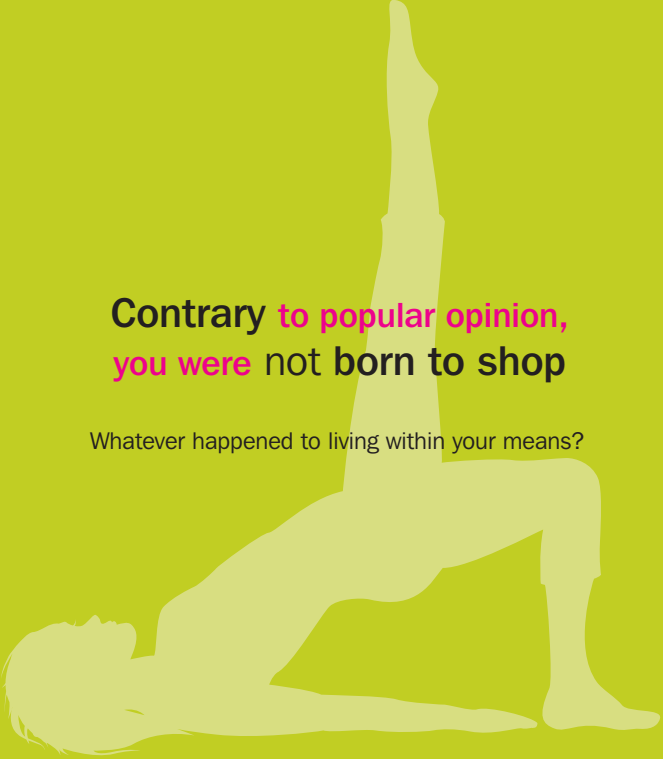
1

2



The longer you live
the more money you will need

We are all living longer, increasing the need
to plan and save for the future.

A white silhouette of a person performing a handstand on a dark blue background. The person is lying on their back with their hands on the ground and legs raised vertically.

**Contrary to popular opinion,
you were not born to shop**

Whatever happened to living within your means?

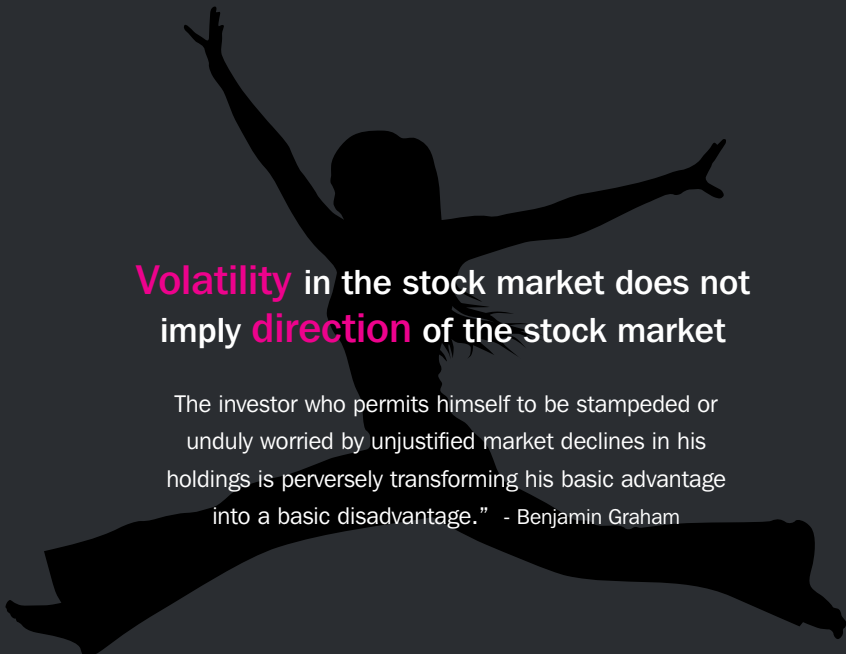
4

A white silhouette of a woman standing and looking at a smartphone. She is wearing a blazer and a skirt, and has her hand on her hip.

**Inflation and taxes are the most
onerous of money's enemies**

Saving and investing are money's friends

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Volatility in the stock market does not
imply **direction** of the stock market

The investor who permits himself to be stampeded or unduly worried by unjustified market declines in his holdings is perversely transforming his basic advantage into a basic disadvantage.” - Benjamin Graham



You are your **credit** score.


Your credit score has become the single most important tool institutions use to determine your credit worthiness.



Money grows **exponentially**

“The most powerful force in the universe
is compound interest.”- Albert Einstein

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Save, invest, diversify, rebalance
are **the keys** to investment success

Easy to say, hard to do, but the rewards are great.

9



Choose your advisors wisely

Beware of wolves in sheep's clothing

10

WHERE TO GO FROM HERE

To learn more about the 10 Simple Truths and to get started with your financial planning visit the Curtis Financial Planning's website: www.curtisfinancialplanning.com

Curtis Financial Planning is a financial planning and investment advisory firm based in Oakland/Piedmont California (or based in Oakland near the border of Piedmont,) or just Oakland, California. The principal and owner of the firm is Cathy Curtis who is a Certified Financial Planner and a fee-only independent advisor. The firm's mission is to help women, their families and their businesses become financially successful.