

The Financial Planning Pyramid: A Strategic Approach to Wealth & Well-Being

Navigating your finances requires a structured, intentional approach. While everyone's situation is unique, this framework outlines the four key layers of financial planning—helping you build a strong foundation, achieve career and lifestyle goals, and create a lasting financial legacy

Legacy

- Establish an estate plan (wills, trusts, power of attorney).
- · Build tax-efficient wealth for long-term security.
- Give with impact (charitable giving, donor-advised funds).
- Plan for practice ownership, partnerships, or an eventual exit strategy.

Lifestyle Goals

- Negotiate contracts and maximize earning potential.
- Diversify income streams (moonlighting, side gigs, real estate).
- Make intentional spending decisions aligned with your goals.
- Manage work-life balance and financial well-being and avoid burnout.

Core Accumulation Goals

- Balance debt repayment with early retirement savings.
- Plan for major purchases (home, practice buy-in, family planning).
- Optimize tax-advantaged accounts (401(k), 403(b), 457(b), Roth IRA).
- Invest and diversify to build wealth while managing risk.

Foundation Planning

- Understand your compensation structure (salary, bonuses, RVUs, 1099 vs. W-2).
- Manage student loans and other debt strategically
- · Build an emergency fund
- Protect your financial future with disability and life insurance.



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