FOCUSYOU

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NEWS

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Financial Planning and Advice to Help the Middle Class Answer the Question: "Are We Going to be Okay?"

FocusYOU introduces two services for families who cannot ordinarily afford a competent financial planner and who don't want to feel pressured to buy something, says William Pitney.

FOSTER CITY, Calif. (November 27, 2012) – William Pitney, financial planner and founder of FocusYOU, announces the introduction of two new services to specifically address the financial planning needs of middle class families and households. These two services provide a big picture snapshot of a household's current situation as well as specific actions that will give them a much better chance for financial success, see their progress toward achieving their most important financial goals and give them greater financial confidence.

Pitney says, "Our snapshot financial plans are for families who could not ordinarily afford the ongoing services of a competent financial planner, but who simply want an answer to the question, 'Are we going to be okay?' These families may just want to run their ideas by a competent financial planner to make sure they're on the right track."

"Two common complaints I often hear from middle class families it that financial advisors don't want to be bothered with someone whose net worth is less than $3 or $4 million or who doesn't have a million dollars or more to invest," states Pitney. "And when consumers find someone who will work with them," he continues, "they frequently complain that what appears to be free 'advice' is really a disguised attempt to sell them an investment or insurance product."

For several years Pitney thought through the process of how to really make financial planning accessible to more households, while keeping it both affordable and personalized for consumers and profitable for business. He believes, "Middle class families want competent, reasonably-priced expert advice and guidance, without all the pressure to buy something. People want recommendations based on their needs and not just the same old cookie cutter advice."

Pitney, who grew up in a middle class household like many other planners and advisors, says it is time for real financial planning professionals to take the middle class seriously. His firm's two snapshot services are a step in that direction.

The Retirement Snapshot plan is primarily for people who only want to clarify their retirement goals and determine how to maximize their chance of achieving a secure retirement.

The On-Trak Snapshot financial plan is for families who want answers to more than just retirement. On-Trak also addresses questions about saving for college, whether a family has adequate insurance protection, and the likelihood of achieving other important financial goals.

Pitney believes his professional duty is to make more people aware of their financial issues and help them decide what they are going to do about those issues. He states, "When people have a real financial plan and guidance that is focused squarely on their goals, they become empowered to make smarter, more educated decisions about their finances." But Pitney goes further by stating, "Philosophically, middle and working class households actually need better planning, because they have a much smaller margin for error."

These Snapshot financial planning services will not only help reduce the financial anxiety that so many households feel today, but will also likely increase the overall sense of financial well being.

"I can tell you that some of the most gratifying days happen when I know that I've made a real difference for someone and may have possibly changed someone's life for the better just by helping them plan financially for the future," notes Pitney

To learn more about the financial planning services, visit the web site www.FocusYou.com.

About William Pitney

William Pitney, founder and financial coach of FocusYOU in Foster City and Santa Rosa, California, has been serving clients as a professional financial planner since 2003. Pitney is recognized by the Institute of Consumer Financial Education as a Certified Personal Finance Instructor. He is a member of the Financial Planning Association, Sudden Money Institute, Center for Fiduciary Studies, National Ethics Association, and International Association of Registered Financial Consultants. Committed to a higher fiduciary standard of excellence, he has passed a rigorous certification and examination process in order to earn the professional designations of CERTIFIED FINANCIAL PLANNER™ professional and Accredited Investment Fiduciary®. FocusYOU delivers practical, fully integrated financial strategies and solutions to address the long-term financial planning needs of clients. For more information, visit www.FocusYou.com.

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