

# Financial Planning Guide

Where you save and how you structure your money matters as much as how much you save. This guide walks you through a complete process to build a clear, intentional, and tax-efficient financial plan — including how Bitcoin fits when appropriate.

## STEP 1

### Get Clear on Where You Are

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#### Net Worth Snapshot

List everything you own and everything you owe. This single number reveals your true starting point.

#### Cash Flow Basics

Track monthly income and expenses honestly. Most people are surprised by the reality once they see it clearly.

#### List All Accounts

Retirement accounts, brokerage accounts, business accounts, minor accounts, HSAs, Bitcoin holdings, and more.

## STEP 2

### Define What Matters Most

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#### Short-term vs Long-term Goals

Home purchase, children's education, retirement lifestyle, travel, and legacy/wealth transfer.

#### Prioritize Ruthlessly

When goals conflict for the same money, you must decide what wins. This is where most people avoid the hard choices.

## STEP 3

## Build a Tax-Efficient Account Structure

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### Why Account Location Matters

The same investment can produce dramatically different after-tax results depending on which account it lives in.

### Strategic Ordering + Bitcoin

The optimal sequence for funding accounts, including thoughtful Bitcoin integration where it fits your overall plan.

#### STEP 4

## Protect What You've Built

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### Insurance Integration

Life, disability, and umbrella coverage — how to integrate protection without overpaying or creating gaps.

#### STEP 5

## Review & Adjust Over Time

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### Make Your Plan Living

Annual reviews plus triggers for immediate updates: job change, marriage, birth of a child, inheritance, business sale, or retirement.

## Common Scenarios - What You Should Consider

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### **Self-employed with Bitcoin holdings:**

Consider how Bitcoin fits into your overall asset allocation, evaluate secure custody options, plan for tax-efficient ways to add to or reduce your position, and create a clear inheritance strategy to avoid lost keys or large tax events.

### **High earner with complex compensation:**

Pay close attention to equity compensation timing and taxation, maximize tax-advantaged accounts, consider Backdoor Roth strategies, and plan for potential changes in tax brackets.

**Family with young children:** Prioritize building an emergency fund, securing adequate life and disability insurance, setting up education savings, ensuring accounts are properly titled, and thinking about how you want assets protected and transferred to your children.

**Pre-retiree focused on tax efficiency:** Evaluate Roth conversion opportunities in lower tax years, review withdrawal sequencing, plan for Required Minimum Distributions (RMDs), and stress-test your portfolio against market volatility and healthcare costs.

**Business owner planning succession:** Focus on separating business and personal finances, structuring ownership of the business and illiquid assets like Bitcoin, and coordinating with legal and tax professionals for a smooth transition that minimizes taxes and family conflict.

**Professional wanting to reduce financial stress:** Look for ways to simplify your financial life, consolidate accounts, automate good habits, create clear priorities, and build systems that give you more confidence and less daily worry.

**Recently widowed:** Immediately review all account titling and beneficiary designations, understand survivor benefits, assess cash flow needs, update estate documents, and consider how to manage investments during emotional and financial transition.

**Going through a divorce:** Focus on separating joint accounts, updating beneficiary designations, negotiating fair division of retirement assets, protecting your credit, and rebuilding a financial plan that reflects your new reality.

**Concerned about probate and estate settlement:** Review how your accounts are titled, understand which assets avoid probate, consider revocable living trusts where appropriate, and ensure your Bitcoin and digital assets have clear, executable transfer instructions.