

# Stribling~Whalen Financial Group

RAYMOND JAMES®

## SWFG: The Simple 3 For Financial Planning

*"Simplicity is the ultimate sophistication."*

-Attributed to many including [Leonardo Da Vinci](#)

Warren, Brian and Jacob received many positive comments from our "Ode to Mr. Stanley" piece that we posted in the past. Many of those that commented were parents or grandparents who wanted to help their grown children or grandchildren. They asked for additional resources that could help form habits to build a foundation for a successful financial future.

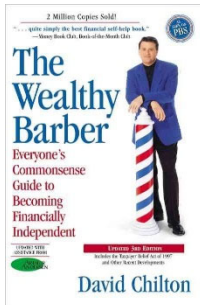
This is our attempt to provide those additional resources: "The Simple 3 For Financial Planning" one needs for success:

1. ["What Makes You Happy?"](#) by Andy Stanley, Northpoint Community Church



This faith-based audio/video message asks the simple question, "What makes you happy?" The answer: No thing makes you happy. Many people realize too late in life that over consumption hasn't made them happy. Some people never realize that buying too much car or house won't make them happy. This six-part series does a great job of helping us overcome the "consumption conundrum." If one doesn't figure out this conundrum, the chances for financial success are slim.

2. [The Wealthy Barber](#) (TWB) by David Chilton



I can't recall how I was introduced to this gem. Financial planning is not the most exciting topic. David Chilton has done a masterful job with this somewhat hokey story on financial planning. It has been told through the eyes of a young man who returns to his hometown to get financial advice from his barber. It can be read in an afternoon, covers the five or six pillars of successful financial planning, and, most importantly, is memorable.

3. [The Millionaire Next Door](#) (TMND) by Dr. Thomas J. Stanley



TMND fits perfectly as the next piece of the puzzle after [The Wealthy Barber](#). TMND puts hard data to what happens if you implement the financial planning foundation that is laid out in TWB. In addition, it lays out many definitions of financial success. One of those defined groups is the Prodigious Accumulators of Wealth (PAWs) who consume, on average, the same amount as a family who has an income that is one-third of their level. They typically purchase a home with a mortgage that is considerably less than two times their household income. On average, they live in their understated home for over 20 years and own their vehicles for at least 8 years and often much longer. Living

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this frugal lifestyle, they save at least 15% of their earned income. Lastly, and to no surprise, they are fanatical planners who dedicate meaningfully more time to budgeting and goal setting.

These three resources would make a great holiday gift for a recent college graduate or your favorite twenty or thirty-something. Though if you had to choose just one it should be the "[What Makes You Happy](#)" series. It is virtually impossible to build financial stability while overconsuming.

Thank you for the trust and confidence you have placed in us and giving us the opportunity to provide education to you on your way to building your wealth.

As always, thank you for the introduction of your friends and family that so many of you have made. We are honored to serve you! As a service to our clients, we are happy to act as a sounding board for your friends and family. If any of them should need a second opinion on their financial situation, introduce them to [www.striblingwhalen.com](http://www.striblingwhalen.com) or call us at 678-989-0048.

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