

# TIER I: YEARS 1-5

## HOW WE CAN HELP

- Student loan and debt management
- Save for first home
- Taxes
- Learning the fundamentals for both business and clinical aspects of being a W-2 employee
- Establish basic and fundamental planning:
  - ✓ Consider establishing an S-Corporation as a 1099 independent contractor
  - ✓ Review and understand your benefit packages or design your own
  - ✓ Own Occupation Disability insurance to protect most valuable asset, which is the ability to produce income.
  - ✓ Life insurance to protect family from any debts and your Economic Human Life Value, especially if you have family depending on your income
  - ✓ Work with an attorney to establish Will/Trust
    - Power of Attorney
    - Healthcare Directives
  - ✓ Umbrella liability policy to protect against lawsuits
  - ✓ Design budgets, establish short-term and long-term goals
  - ✓ Contribute to tax deferred retirement plans to manage tax liabilities, as well as, maximize any corporate matches as a minimum
  - ✓ Savings (emergency funds and establishing allocations)
  - ✓ Scheduling time off from work

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