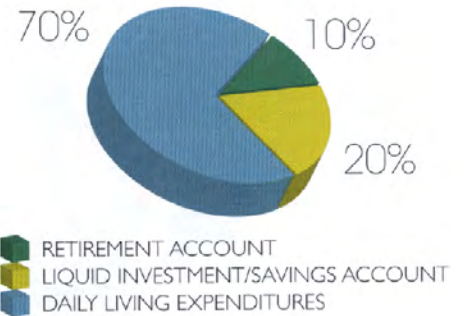


Addressing financial goals with a **SPENDING PLAN**



* **Laura Mossakowski, CFP®**,
LLC Financial Planning for
Women and Their Families,
laura@lauramossakowski.com

Establishing a spending plan is a vital priority for everyone with financial goals. Using a template, such as the 10-20-70 rule, is a great start to helping you determine what your spending plan should look like. (See chart.) A variety of money management systems are available for free (such as mint.com). These are aimed at making it easier for you to reach your goals and follow your spending plan. Also, when you receive raises, revise your investment contributions and add more to them. Contributing early to a retirement plan means that you can set aside less in the future to potentially achieve the same or better results. That's because the power of compounding allows your assets to generate more earnings.



Once you have consistently been able to save and are ready to start an investment program, it is time to contact an independent financial adviser. Working with a financial adviser can help you determine suitable investment options for your personal financial goals (as it relates to the first two portions of your spending plan).

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WANT TO GET NOTICED?



* **Cole Buergi**, vice president of
business development, Leonard
and Finco Public Relations,
cbuergi@lfbpublicrelations.com

Getting the media's attention can be challenging and seem almost impossible at times. Reporters are busy and often on tight deadlines that lead many people to ask, "How do some businesses regularly get featured in stories?"

If you're thinking it's luck or that they have an "in" with a reporter, think again. In most cases, the real answer is they are persistent and consistent with their media relations efforts. Successful PR is not a one-time effort but a deliberate, ongoing activity that builds trust and awareness with the media over time.

Businesses frequently featured in the news typically have a well-thought-out PR plan that establishes goals and includes strategies and tactics to achieve those goals. Their plans are generally laid out over a period of time, typically

a year in length, with a focus on reaching out to targeted media once or twice a month with news story topics related to their industry.

Once a plan is developed, it's important to keep things fresh and to be flexible. There is no guarantee that strategies and tactics that were successful in the past will be in the present or future. In addition, strategies that work in one situation may not work in another. Create a workable PR plan that can be tailored depending on the current market conditions and the reporters you are targeting in order to achieve the desired result.

The important thing to remember is that there is no magic in PR. It's about planning, understanding what reporters are seeking and getting your story in front of them in a timely manner.