

# MASTER YOUR MONEY



# **TABLE OF CONTENT**

## **CHAPTER**

<b>1.</b>	<b>9 Tips to Benefit From Discounts</b>	<b>01</b>
<b>2.</b>	<b>12 Interesting Jobs ideas for Retirees</b>	<b>04</b>
<b>3.</b>	<b>Holidaying On a Budget For Retirees</b>	<b>07</b>
<b>4.</b>	<b>9 Tips to Start A Budget</b>	<b>10</b>
<b>5.</b>	<b>8 Essential Finance Tips for Retirees</b>	<b>13</b>
<b>6.</b>	<b>11 Tips to Maximise on Your Health Insurance</b>	<b>16</b>
<b>7.</b>	<b>Tips on Being Tax Efficient with Your Savings</b>	<b>19</b>
<b>8.</b>	<b>Getting Additional Income By Selling Your No Longer Used Items</b>	<b>22</b>
<b>9.</b>	<b>Generating Cash From Your Property</b>	<b>25</b>
<b>10.</b>	<b>How To Find A Good Financial Adviser</b>	<b>28</b>

## CHAPTER 1

### 9 TIPS TO BENEFIT FROM DISCOUNTS

There are so many discounts you can get on a daily basis if you are paying attention. You may not be able to qualify for every single idea on every single day, but it may generate opportunities for other potential discount opportunities for the things that you need and want.

**1. Student Discounts** – Students can get discounts on all kinds of things if they have a student ID. From bookstores to life insurance, nothing is off-limits when it comes to asking or a discount for your student or for you if you're a student.

**2. Elderly Discounts** – What constitutes "elderly" is different for each business, but start looking for discounts once you reach about 55. And once you're 65, you can get tons of discounts off food, gym membership, and even tuition.

**3. The Day Discounts** – Just like some restaurants make it a tradition to offer inexpensive tacos on Tuesday night, some offer "buy one get one" offers, "children eat free" offers and other offers on different days. Learn the days for your favorite places.

# MASTER YOUR MONEY

**4. Your Job Title Discounts** – The military, nurses, teachers, fire rescue, and more often get discounts in the local area if you just ask. Don't be shy. If you fit into a job classification that might deserve discounts, the local business owners may agree too.

**5. Membership Discounts** – If you are a member of something such as AARP, Costco, or even your book club, many memberships offer benefits like discounts on regular shopping that members tend to do. If you have joined anything as a member, look to your members' benefits statements to find out what more you can do with it.

**6. Frequent Shopper Discounts** – Some business owners offer regular and frequent shoppers discounts the more you shop. For example, Kohl's offers "Kohl's Cash" each time you shop, which is a coupon that you can use during specific dates to get a deeper discount on your next trip.

**7. Gender Discount Nights / Days** – Like to party? Bars still have "ladies' night" and "gents' night" as well as other nights that offer the person of the night a significant discount and even freebies.

**8. Holiday Discounts** – Whatever holidays are prevalent where you live, there is usually a similar discounted sale going on. For example, in the USA, Memorial Day is common for mattress sales. February is a typical time you can shop at malls around America and get huge discounts of 80 percent or more on clothing.

**9. Time of Year Discounts** – Some businesses give discounts for you on your birthday and other special days. If they ask for that type of information, find out why it's being used - maybe in order to send you a discount coupon.

To help you remember certain discounts, take the time to plan any shopping trip in advance so that you always look up potential discounts before you even leave the house.

## CHAPTER 2

### 12 INTERESTING JOBS IDEAS FOR RETIREES

If you're a retiree looking for another job to help shore up your bank accounts or buy something extra, or just to be around people, these options might work for you. Remember that you can change your entire direction if you want to, or you can leverage what you learned working and become a consultant. These twelve great jobs for retirees will make you want to get started now.

**1. Photographer** – You can become a photographer in a few ways. Many companies that need someone to take school pictures offer equipment and training for people. But you can learn to become an adequate photographer on your own today by taking a class through LinkedIn Learning, Udemy.com, or even locally.

**2. Temp Event Staff** – In your local area, there are probably events that need people to handle a lot of set-up, teardown, and organization such as parking. You can sign up for these types of jobs through various temp agencies in your town or go directly to the venue that puts on the events to ask.

**3. Substitute Teaching** – Even if you have never taught or have a degree, in some locations you can become a substitute teacher. They make from \$50 and up per day and are in high demand. A good sub can work full time in a large district.

# MASTER YOUR MONEY

**4. Child Care Provider** – Another way to be around kids and make some money in a job for retirees is to work at a daycare center or start your own daycare in your home. If you work at a center, you're likely to make minimum wage, but you can often arrange to work only a couple days a week in the room you want to work in, such as the infant room.

**5. Freelancer** – Another way to work is to become a freelancer. You can work online as a virtual assistant, content writer, graphic designer, and other positions as a freelance contractor for a variety of business types.

**6. Drivers and Delivery Drivers** – Rideshares and personalized delivery are very popular right now. They give you an excellent opportunity to make money in your retirement, working only on the days you want to work. Sign up with Instacart.com, Uber.com, Lyft.com, and others to find out more.

**7. Life Coach / Consultant** – There is a massive opportunity for you to use the experience you already have to help others. You can become a business consultant if you have that experience, or you can become a life coach assisting others in succeeding at something you did.

**8. Pet Sitter and House Sitter** – Do you love pets, and you want to choose your own hours? You can start this as a side business if you want flexibility. You can also find plenty of jobs run by others who need help and make about \$18 to \$20 an hour.

# MASTER YOUR MONEY

**9. Author / Writer / Blogger** – If you've ever dreamed of becoming a writer, there is more opportunity than ever today. You can write your book and publish it on Amazon. Their Amazon Kindle Direct Publishing is free. You can publish straight to Kindle, and with just a little bit more work Amazon will also publish your books in print. You can also write for the internet as a blogger or for clients who need website content.

**10. ESL Teacher** – Companies like VIPKid.com allow those with teaching experience of any kind to sign up and teach English to children all over the world. Teachers make about 20 dollars per hour. You do need a college degree.

**11. Real Estate Sales / Property Management** – There are many opportunities in real estate, from sales to property management. You can even manage other people's rentals; it's up to you what you want to do.

**12. Insurance Sales** – It's relatively easy to get a license to sell life insurance and liability insurance. Plus, it pays residuals. Many retirees like getting involved in this second career, which is very helpful for building a better portfolio.

These great jobs for retirees are fantastic opportunities that you may not have considered. Before you run out and get a job, consider the lifestyle you want to live first. It'll help you make a good decision about the job.



## CHAPTER 3

### HOLIDAYING ON A BUDGET FOR RETIREES

Even when you're retired, you want to go on holiday. Holidays are essential to everyone, even if you don't work. Of course, today many retirees do work part-time jobs - especially money-savvy retirees.

\* **Set a Budget** – Don't go anywhere or do anything without setting a budget and being aware of the budget. There is no shame in not doing something because it's not in your budget. Do some research first so that you know for sure that your budget is realistic so that you can still have a good time.

\* **Use Cash** – Once you set the budget, try using cash. If you go out to dinner with cash, you're much more likely to stay mindful of the cost. When you use debit cards and credit cards, it's too easy not to see it as money.

\* **Stay Longer** – Did you know that when you rent rooms, especially via Airbnb.com, you get a discount for staying longer. Renting a place long term or using your motor home means you'll pay less per night and you can then take your time enjoying everything without rushing.

# MASTER YOUR MONEY

\* **Consider Alternative Forms of Travel** – Going by RV, travel van, train, bus, and then staying in an Airbnb or other types of accommodation that are different from what you are typically used to doing, can be entertaining and also less expensive.

\* **Get Out of the Country** – It might be less expensive than you think to travel across the ocean or to a neighboring country. If you go to a location off-season, you'll likely get deep discounts.

\* **Go Last Minute** – You can sign up for last-minute travel deals. You never have to decide anything except your budget in advance. Live a little and choose a last-minute deal that fits your budget.

\* **Look for Discounts** – Seniors can get discounts through a variety of methods, from club membership to just asking. Look at your credit cards, memberships, and so forth to find out if you can get extra discounts.

\* **Find Volunteer Opportunities** – If you really cannot afford to travel because you're saving more money for something, but you still want to go on a holiday, why not look for volunteer opportunities. Often, they will pay your housing and some expenses.

# MASTER YOUR MONEY

The main takeaway is that you want to plan any type of holiday you go on. If you're spending it with family and need to bring gifts, all that needs to be taken into consideration. If you plan for the vacation, it won't break the bank. You don't have to do everything on one trip because you can always go back and do more next time.

## CHAPTER 4

### 9 TIPS TO START A BUDGET

Creating a budget is relatively straightforward. You don't have to do without to live well on less if you are careful. Budgeting can even make you feel slightly richer after you start sticking to it, because you are using the money you have more wisely. Follow this method to set your budget and then work toward perfecting your plan.

**\* Track Your Spending for a Month** – When you first start, don't change a thing. Instead, start tracking your spending. And if you spent less than usual this month, use a six-month average to get started with your realistic budget.

**\* Add Up All Your Current Expenses** – Now add up all your expenses, including your ordinary household expenses like mortgage, and your credit card bills too. This will tell you what you spend each month.

**\* Add Up Your Current After-Tax Income** – Now you want to add up how much you make each month on average. If you make more some months than others, include that. For example, if you get paid every two weeks, there are two months when you get an extra pay date.

# MASTER YOUR MONEY

\* **Set Your Bill Pay-Down Goals** – Once you see your consumer debt and your regular living expenses all in one place, you want to set some pay-down goals so that you can get out from under credit debt. It's more important to pay that credit down than it is to save for an emergency due to the savings on interest.

\* **Set Your Savings Goals** – Most people need short-term, long-term, and retirement savings. What you want to save now depends on where you are. If you are already in retirement, your savings are more than likely for short-term and semi-long-term needs such as paying for a new roof, buying a car, or paying for a vacation or (hopefully not) an operation.

\* **Adjust Your Numbers** – Once you see what you really spent, if you can still save money living exactly as you have, then keep it the same. If you are overspending and relying on credit, change the numbers in order to avoid that situation.

\* **Keep Records and Track Your Progress** – Once you have it all set up, simply follow what you set. Every week or whatever period works for you, double-check that you are sticking to your budget so that you don't go over.

\* **Be Realistic** – When you set your budget, it's imperative that you are super-realistic about it. If you hate cooking, don't set up a plan that requires you to cook daily. You're not going to stick to it. Craft a plan that fits your personality.

# MASTER YOUR MONEY

**\* Work toward the 50/20/30 Budget Rule** – If you ever go to debt counseling, you'll learn about the 50/20/30 budget rule, which they should teach everyone in high school. The way this budget works is that you set aside 50 percent of your after-tax income to pay for all your needs such as groceries, housing, utilities, health insurance, car payment, water, and doctor bills. 20 percent goes to savings, while 30 percent goes to wants such as shopping, dining out, and hobbies. If you have credit card debt, you should take it from your wants (and if you have to your savings) due to the interest.

Setting a budget simply requires that you write down what you will spend on everything you want and need to purchase, from housing to health care to entertainment. If you have a shortfall, you need to either cut the budget items down or make more money.

## CHAPTER 5

### 8 ESSENTIAL FINANCE TIPS FOR RETIREES

Your main priority once you retire is to reduce risk. You need to have a reliable income so that you don't have to worry. While every investment you make has a little risk, you'll want to focus on less risky options now because you don't have as much time left to rebuild your nest egg. Now your job is to focus on having the funds to pay for your life right now.

**\* Invest in a Fixed Annuity** – With these types of annuities, you can roll over money to it and get a lifetime payment of a specific amount. For example, right now if you had one million dollars to put into a fixed annuity, you can start collecting about \$65K a year for your entire lifetime and that of your spouse or your designee too.

**\* Pay Off Consumer Debt** – If you have any credit card debt or other high-interest loans, it will pay off more than any type of investment to simply pay it off. If you have cash, it's only getting about 3 percent interest, but your credit card company is charging 18 percent (and often it's more).

# MASTER YOUR MONEY

**\* Set Up Investment Accounts with Systemic Withdrawals** – Another way to invest is to choose an investment that allows for and even requires regular and periodic withdrawals. This way you protect your cash because it's there earning as an investment, still accessible, and then budgeted.

**\* Buy More Bonds** – Bonds are safe investments that you can and should put your money into when you're retired, as they are much safer than just cash and also more reliable than stocks.

**\* Invest in Dividend-Paying Stocks** – There are some stocks that you can and should invest in as a retiree. Any stocks that pay a regular dividend to you is worth it to keep investing in at retirement.

**\* Real Estate** – If you currently own a big house, you can start with renting it out on Airbnb or as a full rental while you move into a smaller place for less. You can also invest in rental properties on your own by buying condos, apartments, and small single-family homes. Hint: Hire a property manager.

**\* Get a Part-Time Job** – If you need something specific, it might make more sense to invest in getting a part-time job. For example, if your money is currently well invested and you don't have a lot of cash, or you're depleting your cash, a part-time job can help.



**\* Move to a Retirement-Friendly Tax State** – Another way to save money in retirement is to move from a high-tax state to a low-tax state. Check out the places where you want to live to find out how they rate for retirees.

Even though you're not saving for your retirement now, there is nothing wrong with continuing to invest and save if you are also enjoying your life. You may find that you don't need as much space or as many things now as you did when you had a job and kids at home. Now you can focus on spending money on what you really need and desire, while still being prepared for anything.

## CHAPTER 6

### 11 TIPS TO MAXIMISE ON YOUR HEALTH INSURANCE

Health insurance isn't something most of us like to think about. It's expensive, and it seems like it doesn't even cover much. However, you can get the most out of your health insurance if you plan, are open to learning new things, and are willing to ask questions. Read on for some great tips.

**\* Make Sure You Have the Right Plan for Your Needs** – Don't choose the cheapest plan because you think you're not sick. Look at each plan from the worst-case scenario in mind so that you get the plan that has the most coverage for you at a reasonable rate.

**\* Keep Informed about Your Plan** – Always understand what your insurance costs, what it covers, and which doctors it covers. Understand the policy in terms of drug coverage, sickness coverage, and more. Read the entire thing from front to back.

**\* Call Customer Service** – Anytime you're not sure about something, always call them and find out an answer. You can also sign on to your account online to email them a question. This can be an excellent way to keep track of what they tell you in writing.

# MASTER YOUR MONEY

**\* Don't Be Afraid to Question Charges** - If you get a bill or charge, don't be afraid to call your insurance company right away to question it. First, look up the information in your handbook or in your email that you have already discussed with them, so that you can familiarize yourself with it. Some companies turn down all first requests for certain services.

**\* Always Appeal "No" Answers** - If your insurance company rejects a service to you, don't take it the first time. Instead, find more people to advocate for you, including doctors. And if you have to, find an attorney to help navigate your policy.

**\* Read Every Single Statement** - Just like your credit card statement, it's imperative that you read every statement from your various doctors and health care providers and match them with statements from the insurance company.

**\* Use Only In-Network Providers** - Out of network often costs much more, and some companies will not pay for it at all. Therefore, always check with your insurance company and the doctor to be sure they are in-network.

**\* Know Your Maxed-Out Number** - Everyone has a maxed out-of-pocket number that is important to know. If you realize you're going to get to that number early in the year and if you need other procedures done that you've put off, now is the time to go crazy and get it all done less expensively.

# MASTER YOUR MONEY

**\* Use Your Discounts and Benefits** – Read your policy in full to find out what is free. Every insurance offers some sort of discount or other benefit you may not even realize you have, such as discounts on gym membership and so forth.

**\* Use All Preventative Screenings Covered and Freebies Offered** – Under the ACA plan, many preventative tests and care are free. For example, women can get yearly pap tests free, and many immunizations are free too.

**\* Known When Open Enrollment Is Each Year** – Every single year, you'll have to re-enroll in your current plan to keep it. But you may want to take each enrollment period to check whether you can find a better choice elsewhere.

Health insurance is one of your most essential products. The main reason is that just one small thing can cost hundreds of thousands of dollars. You could be in a wreck, fall while walking, or even be a victim of a crime and still be on the hook for even millions of dollars. But if you have the right insurance, know your policy, and you're not afraid to advocate for yourself, you can make the most of your health insurance.

## CHAPTER 7

### TIPS ON BEING TAX EFFICIENT WITH YOUR SAVINGS

According to the IRS, you must pay taxes on all the interest you receive, from the first dollar. Banks will send you a 1099 if you earn more than 10 dollars each year, but if you earn less, they won't send you the form. However, you still need to report all your earnings from savings. Some interest is tax-deferred which means you won't pay taxes until you withdraw it.

**\* Report Your Income** – If you receive cash from your savings in the form of a payment or withdraw, you should keep track of it. You are responsible for paying ordinary income taxes on those withdraws that constitute interest.

**\* Open a SEP IRA** – You can save more pre-tax money in a SEP IRA than you can other types of IRAs. The max contribution is a lot higher. Plus, you only pay taxes after you take the money out and only on the interest, so if you invested after-tax money, only the interest is taxable.

# MASTER YOUR MONEY

- \* **Use Money toward Qualifying Expense** – You can sometimes withdraw money, even money that constitutes interest from your savings, without paying taxes on it if you have a qualifying expense. Now, this changes with each tax year so you may want to check, but for example some educational for yourself or individual family members may qualify.
- \* **Keep Withdraws Lower** – If you can get by on less cash from your savings being withdrawn each year, withdraw less. Only take what you need, and you'll only pay income taxes on the interest you take.
- \* **Save with Money Market Funds** - An excellent way to control your taxes is to save in a money market fund with after-tax dollars that allow the interest to be untaxed until you withdraw the money later.
- \* **Open a Health Savings Account** – If you have a lot of health care costs, one way to shield your money is to put pre-tax money into a health savings account that you then use for your health care payments.
- \* **Understand the Rules of Your State** – Where you live has different rules than the federal government. Always look up your state tax rules too, both before investing and after investing, so that you know how to avoid paying more than you must.

# MASTER YOUR MONEY

Since tax laws change so often, it's imperative that you talk to your own financial advisor before making any decisions about whether you owe taxes or how to defer them to a later date. It's always important to pay all the taxes you owe, but no more than you owe. If you can postpone something, you should - with one exception: receiving tax-free cash. Remember that cash today is always worth more than cash tomorrow.

## CHAPTER 8

### GETTING ADDITIONAL INCOME BY SELLING YOUR NO LONGER USED ITEMS

At least once a year, it's a good idea to go through your things and get rid of the items you don't need any longer. One way to get rid of them is to sell them. There are lots of ways to sell items these days, both online and off. Let's go over some ideas.

**1. Online Places to List** – You can list your items online with sites like eBay, thredUP.com, Craigslist, and Facebook Marketplace. The biggest thing to remember here is to take good photographs and list all the things about the product that the buyer might ask about. Look at some other listings to find out how it looks when a listing is complete, then copy that.

**2. Local Places to List** – Consignment stores, used book shops, and charity shops are good places to sell or give away the items you no longer need. If you have tried to sell something but no one will buy it, give it away. The space you save is worth it.

**3. Price the Items Right** – The main thing about selling your used things that you no longer need is to price the items right. You don't want to price them so low that you don't earn anything, but you don't want to price things so high that no one wants them because they can't afford them.



# MASTER YOUR MONEY

**4. Be Willing to Negotiate** – When you price your item, price it slightly higher than you want to make. Have a number in mind that is your lowest amount you'll take and your hopeful price, so that when people try to negotiate you can stay clear.

**5. Clean the Item** – Make the item as clean as you can so that it's like new. Get it professionally cleaned and keep the receipt. When people know that you care for an item, they're more likely to pay more for it.

**6. Take Good Photos** – Take photos from all angles so that the person who wants it doesn't have to ask for more pictures. Make sure you have good lighting. Even if you are using your smartphone, lighting makes a big difference. If you are having issues with lighting, take the pictures outside in bright sunlight.

**7. Create a Detailed Description** – When you describe the item, you'll want to be very detailed. Tell them the size, dimensions, and any issues with the item. For example, if the color looks slightly different in the picture, be honest about that in your description.

**8. Create Batches** – If you have several of one thing in different colors, it's going to get more attention than if you are only selling one, no matter where you list it. For example, listing an entire lot of plus-sized outfits will take less time, and you can make more money.

# MASTER YOUR MONEY

When you get responses, be willing to communicate in the manner the buyer wants to talk to you. Some people prefer text messages and others prefer the phone. Don't be stuck on your method if you want to sell fast. And, as normal, always be safe. Don't let strangers come to your home if you're alone, and only meet people in a public space.

## CHAPTER 9

### GENERATING CASH FROM YOUR PROPERTY

If you own your own property, there are numerous ways that you can earn an extra income with it. The key is to ensure that it's legal where you are and that it fits your temperament, and you're sure to have fun doing it while making extra money.

**\* Rent Out Parking Space** – Do you live near a city without much parking? If you're near public transport and the city, you can rent out your driveway to individuals to park there. Look for popular parking apps to sign up, like [www.pavemint.com](http://www.pavemint.com).

**\* Rent Space for Events** – Do you have a large house with room to party? What about your yard? Do you have a good view? If you do, you could rent your home for events like weddings, bridal showers, and other types of parties. Try [www.venuelist.com](http://www.venuelist.com) to list your home for events.

**\* Rent Rooms** – Use [www.Airbnb.com](http://www.Airbnb.com) to rent your rooms out to travelers. If you live near a big hospital that uses traveling nurses, you can also rent to them using the nurse rental app at [www.travelnursehousing.com](http://www.travelnursehousing.com).

# MASTER YOUR MONEY

\* **Board Pets** – You can also board pets at your home if you have enough room and space to do it. Many homeowners love adding extra income and pets to their lives. Try using [www.ptmoney.com](http://www.ptmoney.com) to get started.

\* **Host Yard Sales** – Even if you don't have a lot of extra stuff, there is no rule usually (check with your local area) that you can't have yard sales often. Start with your own stuff; then if it works out, buy items just to sell at your yard sale.

\* **Add RV Hookups** – In the right zone? Let people hook up their tiny homes in your yard while they are on vacation, or even permanently. All you need to do is get the right RV hookups with electricity, water, and sewage. Try [www.outdoorsy.com](http://www.outdoorsy.com) to list your hookups.

\* **Build a Tiny House and Rent It Out** – If zoning permits, use your yard to build a tiny house to rent out to vacationers. You can use [Curbed.com](http://Curbed.com) to list your home and find out more about making money on your tiny house.

\* **Rent Out Space for Storage** – Own an extra storage shed that can be locked? Rent out this space to someone who needs the extra storage.

**\* Grow Microgreens** – You can also farm if you own property, even inside. Consider growing microgreens in your basement or shed to generate an additional \$50K a year. You can learn more about doing that here: <https://youtu.be/f09Q2bnQvLo>.

Earning money with your property is a great way to shore up any shortages of funds that you have, as well as add more to your nest egg using what you already have creatively. When you come up with a money-making idea, do your due diligence to ensure that it's not against your HOA or the local zoning laws. Then go for it.

## CHAPTER 10

### HOW TO FIND A GOOD FINANCIAL ADVISER

Finding a safe place to get the best financial advice is an essential component in sound financial planning. Let's look at the various places you can find financial advice. Whether they are suitable for you (or not) depends on your situation and what you're trying to accomplish.

**\* Know What Type of Advice You Need** – One thing that stops people from getting the right help, primarily if they weren't raised with parents who have a "guy" who does this, is understanding what type of financial planning and advice that they need.

**\* Your Bank** – Your bank probably offers more financial services than you think they do. Make an appointment with one of the financial advisors of your bank to find about all the choices they have for helping you to manage and grow your money.

**\* A Certified Financial Advisor** – A person who is a CFA has a license designation due to going to school and getting the education to become a financial advisor. They probably had to take a test, but the main thing is, to maintain the designation they must maintain specific standards and ethics. You can find advisors through your bank, credit union, and sites like Letsmakeaplan.org.

# MASTER YOUR MONEY

\* **Double Check Their Credentials** – Wherever they say they got their credentials and licensure from, check up on it. You can look up the certification to find out more about it. Standard designations are CFT (College for Professional Training), PFS (Personal Financial Specialists), and CFA (which means Chartered Financial Analyst or Certified Financial Advisor).

\* **Know How They Are Compensated** – There is nothing wrong with getting a commission. However, if you want unbiased advice, the best choice is someone who charges a fee for each visit that you make with them. Sometimes that's a set fee based on what you're going to talk about, and sometimes it's an hourly fee.

\* **Ask the Right Questions** – When you find a few financial advisors to choose from, ask them the right questions to ensure that you're a good fit. For example, if you already know the types of investments you're interested in, ask if they have expertise with that product.

\* **Check Their Background** – It's important to look at their credentials and search their name to find out if there are complaints about them before you start doing business with them. If they have references, ask them for them and check them.

# MASTER YOUR MONEY

Sometimes the best person to go to for advice is someone in your family or a close friend who has done an excellent job with their finances. That person probably has a trusted advisor to help. Even if you use someone your family suggests, still check their background, though, to ensure that you don't accidentally fall for a scam unknown to your family member or close friend.