

Values

Financial Independence
Time
Generational Wealth/Family Legacy

Goal Status

Goal	Status
Accomplish financial independence	Started
Purchase Company stock options	On track
Create consulting income stream	On Track
Work Flexibility	On Track
Purchase Investment Property in Detroit with siblings	Not Started

Strengths / Opportunities

Strengths

Growing Income
Very Organized
Strong Saver
Time - Compound Interest

Opportunities

Create passive income
Establish business ownership
Lower income tax liabilities

Recent highlights

Moved to Texas and cut expenses!

Filed LLC for Dreams consulting!

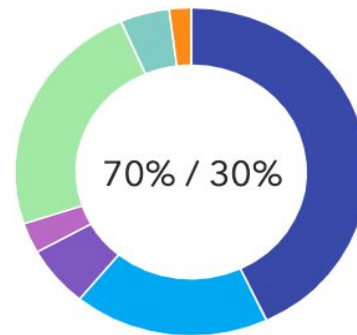
\$61.50 in dividends earned this past month.

Year to Date, household accounts managed by Zenith are up 2.4% and 7.8% respectively for your income and growth accounts.

Net Worth Snapshot

Assets		Liabilities	
Cash	\$38,075	Credit Card	\$536
Investments	\$354,112	Car Loan	\$18,567
Real Estate	\$ -		
Net Worth \$373,084			

Household Allocation



Equity / Fixed Income

Annual return: 7.5%
Standard deviation: 11.7%

Action Items (Now)

- Max out Roth IRA 2020 contribution
- Review and analyze tax projections for 2020
- Review health benefits before open enrollment this fall, explore HSA

Action Items (Future)

- Obtain credit report & check for accuracy
- Open business checking accounts
- Create business plan

Action Items (Completed)

- ✓ Consolidate retirement accounts with Zenith
- ✓ Create a financial plan
- ✓ Significantly reduce expenses and increase savings