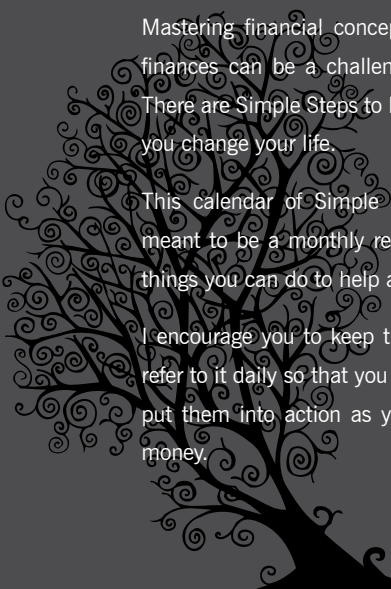


12

S I M P L E S T E P S
T O F I N A N C I A L
S U C C E S S

2 0 1 2

SIMPLE STEPS TO FINANCIAL SUCCESS



Mastering financial concepts and taking control of your finances can be a challenge, but it doesn't have to be. There are Simple Steps to Financial Success that can help you change your life.

This calendar of Simple Steps to Financial Success is meant to be a monthly reminder of simple but powerful things you can do to help achieve financial security.

I encourage you to keep this calendar on your desk and refer to it daily so that you can remember these steps and put them into action as you make decisions about your money.

CURTIS FINANCIAL PLANNING



January 2012

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Simple Step

Develop a habit of saving.

It's never too early or too late to start.

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January 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Develop a habit of saving.

It's never too early or too late to start.



February 2012

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29			

Simple Step

Build a **budget** that **aligns**
with your **values**.

Think about what makes you happy,
and then allocate your money accordingly.

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February 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29			

Build a budget that aligns with your values.

Think about what makes you happy, and then allocate your money accordingly.

A silhouette of a woman running, positioned in the center of the page. She is wearing a tank top and shorts, and is captured in a dynamic running pose with one leg forward and arms pumping. The background is a solid light blue color.

March 2012

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Simple Step

**Create a financial plan that
reflects your most cherished goals.**

Think of it as a roadmap to happiness.

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March 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Create a financial plan that reflects your most cherished goals.

Think of it as a roadmap to happiness.



April 2012

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Simple Step

Invest the maximum amount
that you can for **retirement**.

You will need more money than you think.

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April 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

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You will need more money than you think.



May 2012

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Simple Step

**Build and maintain a
diversified investment portfolio.**

Don't worry about finding the "best" investments.

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May 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Build and maintain a diversified investment portfolio.

Don't worry about finding the "best" investments.

June 2012

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Simple Step

Review your **spending** periodically to
keep yourself **on track**.

It's the key to living within your means.

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June 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Review your spending periodically to keep yourself on track.

It's the key to living within your means.

July 2012

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Simple Step

**When it comes to investing,
avoid the crowd...**

... and tips from well-meaning friends and relatives.

July 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

When it comes to investing, avoid the crowd ...

... and tips from well-meaning friends and relatives.



August 2012

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Simple Step

Understand that **volatility** is a **normal** occurrence when **investing** in stocks.

Keep a cool head and stick to your plan.

August 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Understand that volatility is a normal occurrence when investing in stocks.

Keep a cool head and stick to your plan.



September 2012

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

Simple Step

Know what your money is doing—look at your investment statements at least quarterly.

Ignorance is not bliss when it comes to your finances.

September 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

Know what your money is doing—look at your investment statements at least quarterly.

Ignorance is not bliss when it comes to your finances.



October 2012

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Simple Step

Insurance protects you
from the unexpected.

It's just smart to have enough.

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October 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Insurance protects you from the unexpected.

It's just smart to have enough.



November 2012

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

Simple Step

Choose your advisors wisely.

Find people you like, trust and
who will listen to you.

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November 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

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December 2012

S M T W T F S

1

2 3 4 5 6 7 8

9 10 11 12 13 14 15

16 17 18 19 20 21 22

23 24 25 26 27 28 29

30 31

Simple Step

Spend on the things and
experiences that make you happy.

They make life worth living.

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December 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Spend on the things and experiences that make you happy.

They make life worth living.

WHERE TO GO FROM HERE

To learn more about the Simple Steps to Financial Success and to get started with your financial planning, visit Curtis Financial Planning's website:

www.curtisfinancialplanning.com

Curtis Financial Planning is a financial planning and investment advisory firm based in Oakland, California.

Cathy Curtis is the owner, a CERTIFIED FINANCIAL PLANNER™ professional, and a fee-only independent advisor. The firm's mission is to help women, their families, and their businesses become financially successful.

CURTIS FINANCIAL PLANNING

Phone: 510.451.3528

info@curtisfinancialplanning.com

www.curtisfinancialplanning.com

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