



Common Centiments

musings from Marietta

October is National Financial Planning Month.

Our team is fortunate to have two Certified Financial Planners™ in our office, with Tripp and David both being CFP®s. The CFP® designation is the standard of excellence in investment planning, and it comes with rigorous education, training and ethical standards.

We are often asked what it takes to become a Certified Financial Planner™ practitioner through the College of Financial Planning. Below are the qualifications to earn and keep the designation:

- Earn a 4-year college degree or higher
- Complete a Board registered education program
- Complete rigorous CFP® certification coursework
- Pass the Certified Financial Planner™ Exam
- Meet Ethics Certification
- 30 hours of continuing education every 2 years

The CFP® exam test topics include the financial planning process and principles, tax planning, income and retirement planning, estate investment planning, risk management, and insurance, among other vital topics.

All that to say we feel you are in good hands with us.

Now, with all that is going on in the economy and markets have you had your investment plan reviewed and updated? If not we invite you to visit with us in person, web conference via Zoom or by phone. Please give us a call at 678-809-1050 or send us an email to schedule a convenient time.

[Schedule My Review](#)

Respectfully,

Tripp Boyer, CFP® + David Ramey, CFP®, Partners at Boyer Ramey Wealth Management Group

P.S. If we can be a resource for you, your family, neighbors, colleagues, or friends, we would be happy to help in any way possible.

If you haven't heard from your investment advisor and have any questions or topics you'd like to address, we'd be happy to [schedule some time with you](#) and take a look without pressure. WAFN can not offer financial plans as desired by the SEC.

Centsible Articles

no-nonsense financial news

How Long Should You Keep Financial Records?



With tax season in the rearview mirror, this might be a good time to organize your records. Here are some guidelines to help decide what to keep and what to discard. Use a shredder when discarding paper records containing confidential information, and be sure that any electronic records are removed through a secure deletion process. For more tips, read the article.

[Read The Article](#)

A Wealth of Information: How to Read a Mutual Fund Prospectus

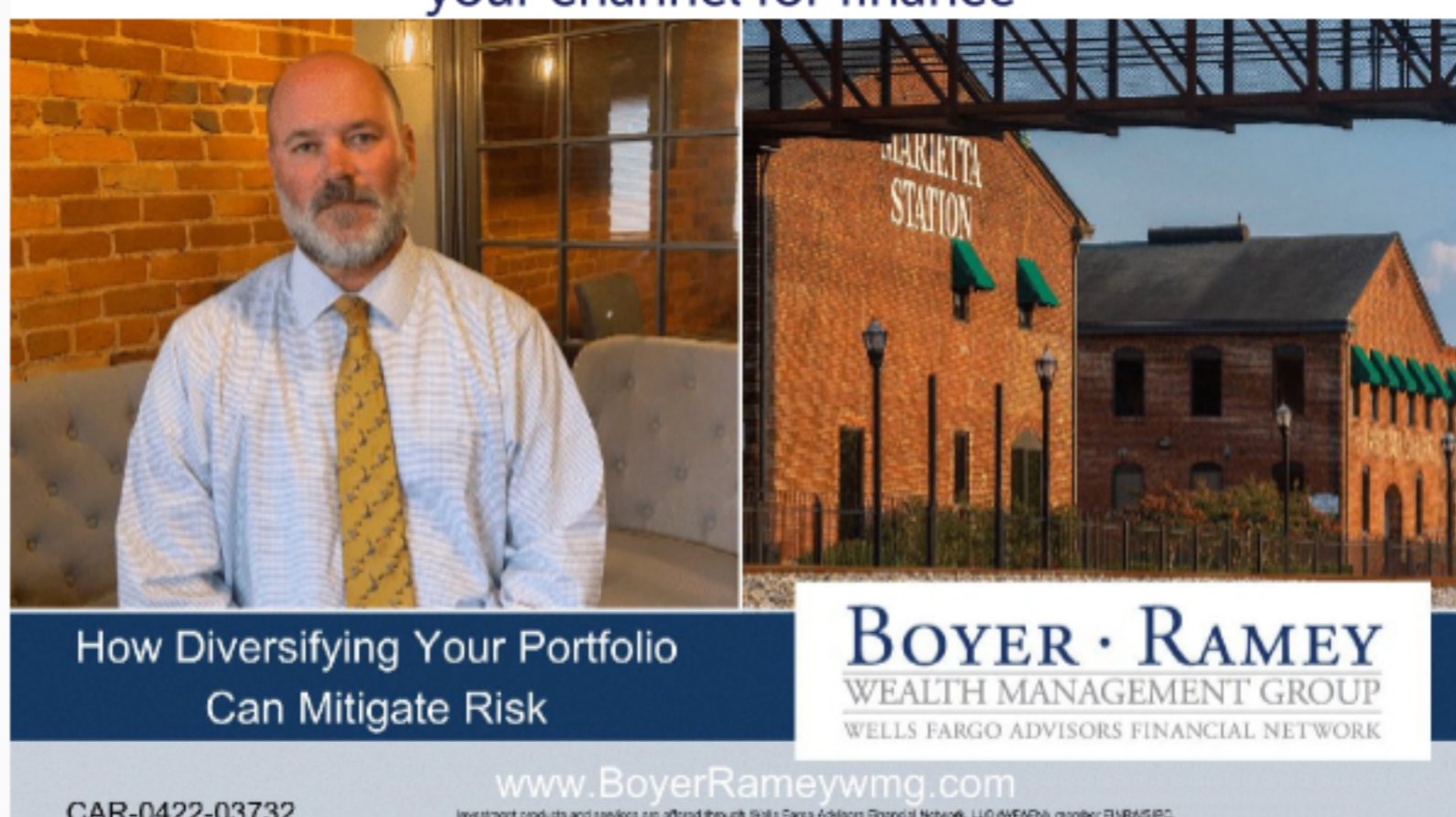


Reading a mutual fund prospectus is a key way to learn important details about your investment options while learning more about how they may help you pursue your financial goals. This helpful article will guide you on how to do so.

[Read The Article](#)

Common Cents Cinema

your channel for finance



Risk is an inherent part of investing. The losses or gains from an investment can't be controlled or predicted. That's why diversification of your portfolio is so important. David Ramey discusses how to mitigate risk by using this strategy.

[Watch Now](#)

Centsational News

wisdom from the watercooler



A Walk for a Cause

Two of our team members, Sam Ashby, Operations Manager, and Tripp Boyer, Partner, joined the American Heart Association's "Greater Atlanta Heart Walk." Our team is physically active, so if there's an excuse to get out and exercise, we are in! Even better, each step promotes a world of longer, healthier lives.

NO OBLIGATION INVESTMENT REVIEW

Schedule a meeting with our team to review your existing investment strategy and discover if your plan truly aligns with your long-term goals.

[Schedule Today](#)

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