

## SARAH MONTOYA

I think the first call to action to improve on Self-Care, is **reducing stressors** where you can. That means **identifying the risks** or vulnerabilities of your business or finances (rather than avoiding them), and **becoming aware and organized**.

Lacking organization leads to feelings of chaos and vulnerability. Too often the weight of these stressors are so burdensome that people (and businesses) avoid them altogether.

**The Fix:** Speaking with a trusted professional to help provide structure, meaning and direction to your financial objectives is a powerful move in the right direction. Seek guidance for best practices on taking control of your financial picture - I am always happy to provide honest, conflict of interest free, guidance.

Lacking understanding, either from professionals speaking over your head or as a product of avoidance altogether is far too common, and a serious stressor.

**The Fix:** Hire and work with people that respect you enough to speak human, not your average too-complicated-to-understand, successful by proxy of confusion, financial professional.

Increasing your awareness, and empowering you with information will up the sleep at night factor.

Whether for a business owner trying, in earnest, to bring an effective retirement plan to your team while fearing the risk exposure associated with managing that plan, an employee trying to figure out how to save for the long-haul in tandem with balancing the requirements of life today, or a family trying to formulate a cohesive game plan to achieve all objectives and goals, I work to provide useful conversations, strategies, and management that folks can understand. I speak human and believe whole-heartedly that not only do people deserve to feel in-the-know on their finances, but it empowers more sound financial decisions, and meaningfully increases peace of mind.