



Hope you had a relaxing Independence Day weekend!

And speaking of independence, here are 5 summer ideas that can help you stay on track to achieving financial independence:

Go for a long walk on the beach:

Spending less than you earn is one of the keys to financial independence. This summer, look for ways to spend less on summer fun - like free outdoor concerts instead of premium stadium tickets, barbeques on the beach instead of poolside seats, and travel sites like Yelp, TripAdvisor, and TouristEye to plan the best vacation you can afford.

Pare down to the essential shorts and flip-flops:

If you're able to save, take a load off by using it to pay down debt - and avoid taking on new debt if possible. Whether it's loans for a house, a car, or your education, lighten that load. And stay lean and mean this summer by trying to avoid taking on any new debt by thinking before you charge those expensive sandals and going for flip-flops instead.

Daydream:

Summer is a great time kick back in the hammock, beach chair, or even your desk chair, and review your dreams and life goals. It's also a great time to review your financial plan to see if you're on track to achieve those goals or if you need to make changes or adjustments.

Buy the next round:

Part of well-rounded financial plan includes the ability to give to others. Giving to organizations, or people, you care about, whether it's a favorite cause, charity, place of worship, or even a political candidate, means you have achieved the freedom to express what's important to you. Use summer to review your personal goals and make sure your financial plan includes being able to support the things and people that matter most to you.

Read a good mystery or romance:

Read a couple of great books and relax instead of poring over world news and financial news

and trying to outguess the markets. Timing the markets is rarely a good strategy.

Please feel free to reach out any time this summer, so we can review where you are mid-2015, and optimize your plans and portfolio to keep you on track for the rest of the year.

In case you missed them, you'll find my latest [blog posts](#), my new article in [Millennial Magazine](#), and [my profile in the Wall Street Journal](#) below. And please connect with me on [Twitter](#), [Facebook](#), and LinkedIn to never miss a post.

Best,



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WSJ Voices: Brad Sherman, on Marketing to Millennials

Brad Sherman featured in the Wall Street Journal:

Many members of the millennial generation may not have much in the way of financial assets right now but they are your future client pool. Taking the time now to build relationships with this demographic will benefit you in the long run and it's simple to do. Like any client, no matter his or her generation, millennials want their financial adviser to treat them as individuals...



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The Top 10 Questions To Ask A Financial Advisor

Finding a financial advisor who is right for you is an important process.

Just like with any working relationship, it's a good idea to interview advisors until you find the one who is the best fit for you, your life, and your financial goals. If you are entrusting your financial well being to someone, shouldn't you get to know them, and their investing philosophy, first?



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Millennial Investors are Fiscally Conservative

Brad Sherman in Millennial Magazine:

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The survey found that while most younger investors believe the market will continue...



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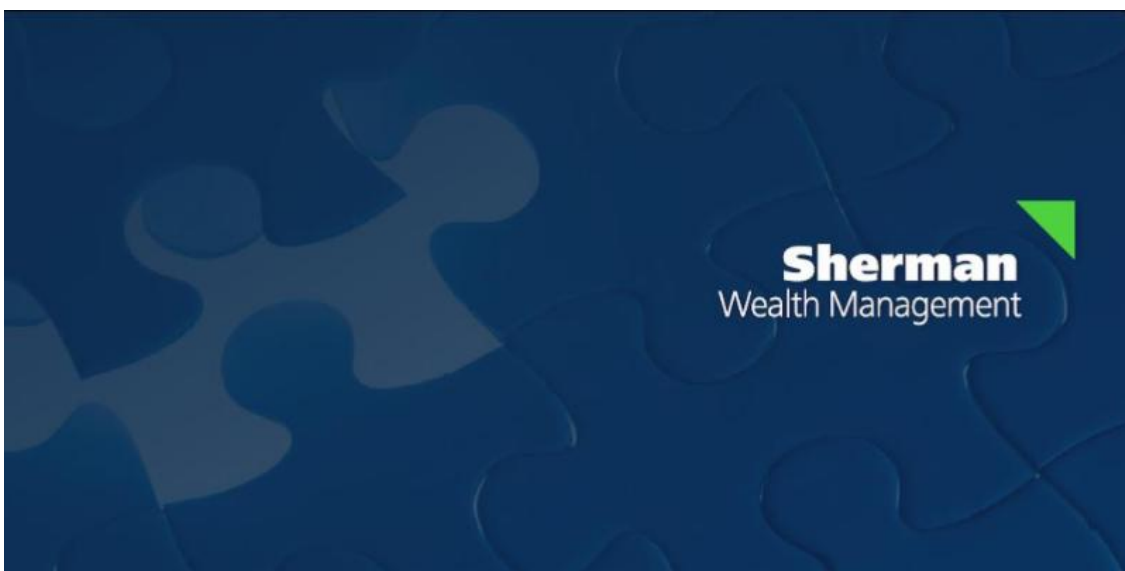
5 Important Planning Tips for New Parents

Expecting a visit from the stork soon or has it already dropped off a new bundle of joy? If so, you know the full range of emotions that come with a growing family. Along with the love and excitement you feel with a new baby boy or girl, comes the pressure of new responsibilities and additional financial obligations. Babies change your life in many ways, including requiring large amounts of time and money.



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