



**DON
HICKMAN**

**RAMSEY
PREFERRED COACH**

A HELPING HAND FINANCIAL COACHING

**We are a Service-Disabled
Veteran-Owned Small Business**

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Personal Financial Stress is Real!

I have helped hundreds of individuals, couples, nonprofits, and small businesses take control of their financial futures and find financial peace.

Some cold, hard facts

- Across the board, 75% of all American's live paycheck to paycheck, two-thirds have less than \$1,000 in the bank, and two-thirds cannot pay for a "simple emergency" like replacing the car brakes
- More than half of Americans over 55 years old have zero retirement savings
- Utahns have the 10th highest debt load in America, and an average of \$31,000 in student loans

What is Personal Financial Stress?

- Effects everyone, from high income earners down to those in the lowest earning brackets
- Is the leading cause of relationship issues & divorce
- Causes significant health and emotional issues, including anxiety, depression and, sadly, suicide
- Is a leading cause of workplace stress; employees with financial stress are 11 times more likely to have sleepless nights, 10 times more likely to not finish daily tasks at work and 2 times more likely to be looking for a new job

I help people learn how to:

- Understand your relationship with your money
- Improve communication with your spouse/partner about your money and finances
- Successfully create and use your spending plan
- Successfully save for emergencies
- Successfully get out of debt
- Successfully avoid bankruptcy or foreclosure
- Successfully save for retirement
- Successfully save for the kids' education
- Provide for the ones you love - understand insurance, wills, trusts, and powers of attorney
- Successfully buy and even pay off a house
- Understand elements of a healthy financial plan
- Build wealth, live well, and be generous

My coaching is discreet, confidential, and focused only on you. I help you turn failure into success and nightmares into a better future.

Call now - I can help you too!