



FINANCIAL ROAD MAP FOR SAMPLE CLIENT



Scope of Work Summary

Where You Are Today

You have strong income potential, including commission-based earnings, but right now your cash flow is under pressure due to high fixed expenses and multiple debt obligations.

Your monthly expenses are approximately \$5,000, with housing representing a large portion of your ongoing costs. While you have several checking and savings accounts set up for organization, your total liquid savings are relatively limited. This means there is not much buffer for unexpected expenses or short-term goals.

You are also managing several types of debt, including student loans, credit cards, an auto loan, and a personal loan. These balances create a meaningful monthly payment burden and compete directly with your ability to save and build momentum. Some of these debts carry higher interest rates, which can slow progress if they are not addressed intentionally.

Overall, you are earning well, but the current structure is inefficient. Cash flow feels tight, savings are difficult to build, and debt is absorbing a large portion of your monthly income.

Where You Want to Go

Based on what I see and what we discussed, the primary objective is to move toward greater financial stability and clarity. That means reducing stress around money, improving cash flow flexibility, and creating a clear plan for how your income supports both your current lifestyle and your future goals.

This likely includes building stronger savings, getting debt under control, and having a system in place that allows you to make progress without feeling like every month is a reset. The end goal is confidence. Knowing where your money is going, why it is going there, and what it is helping you achieve.

What You Can Expect from Working Together

If we decide to work together, we will start by building a strong foundation before moving into longer term strategy.

You can expect us to:

- Organize your cash flow so spending, debt payments, and savings work together instead of competing
- Clarify which financial priorities matter most right now versus what can wait
- Create a clear and realistic plan to reduce debt while protecting liquidity
- Build a repeatable savings system that fits your income, including commissions
- Review and adjust the plan as your income, goals, or life circumstances change

The goal is not just a plan on paper, but a structure that helps you feel more in control and confident about your financial decisions.

Initial Planning Priorities

Based on your current situation, the most important areas we would start with include:

1. Cash Flow Optimization

Reviewing your spending and fixed expenses to identify ways to improve monthly flexibility without sacrificing quality of life.

2. Emergency Fund Strategy

Establishing a dedicated emergency fund so unexpected expenses do not push you back into debt.

3. Debt Prioritization

Evaluating all outstanding debts together and building a payoff strategy that balances interest rates, cash flow impact, and your goals.

4. Savings Structure

Simplifying and formalizing how and where you save so progress is intentional and easy to track.

5. Commission Income Planning

Creating a clear framework for how commission income is allocated between savings, debt reduction, and lifestyle.

These would be the starting points. From there, we would continue to refine and expand the plan as your goals become clearer, and your financial foundation strengthens.