

# Company Brochure



## SAGE FINANCIAL STRATEGIES

*... Providing the skills and experience necessary to define and achieve your financial goals*

Sage Financial Strategies (SFS) provides unbiased personal financial information and services to individuals and families to assist them in setting, maintaining and reaching their financial goals. SFS accomplishes this by providing training, a financial management structure and personal hands-on financial guidance to each of its clients.

Sage Financial Strategies provides the following services:

- ❑ **Money Mentoring**
- ❑ **Tax Planning and Preparation**

## History

As a successful household money manager, many friends and acquaintances had come to Nader Yassa seeking personal financial guidance. These conversations became the seed of his client base. He naturally fell into the role of personal financial consultant, or as he likes to say “Personal CFO”, and has always shared with everyone his belief that everyone can have incredibly fulfilling lives if they structure their personal finances to provide for those things that they truly value.

After several years consulting with countless individuals and families, he began to notice a pattern:

- ❑ 5% of the individuals and couples counseled took the time necessary to successfully implement and monitor the financial strategy that was laid out for them;
- ❑ 10% began implementing the strategy or completed implementation, however quit before three months was up and;
- ❑ 85%, no matter how excited or convinced of how much they would benefit by putting in place a sound personal financial strategy, did nothing.

It astonished him that given a sound plan of action 95% did not take action. Their expenses were rising and they were working harder, however, they continued to go deeper into debt, which reduced their quality of their life year after year.

The solution to helping these ninety five percent find their way to financial equilibrium presented itself during a meeting with one of his good friends over 10 years ago. After showing the couple, Maggie and Peter (not their real names), how to structure their accounts so that they could effortlessly control their cash and have the ability to make educated financial decisions Peter stood up, pushed the stack of papers and bills that they had brought along with them towards him and told him that they never wanted to see them again. They wanted to do what they did best on a daily basis and not worry about finances.

It was simple enough – Maggie and Peter wanted someone else to take care of their finances. It was not that it was difficult to follow the plan he created for them or even terribly time consuming – they just were not interested in taking an active role and needed a trained and trusted professional to take it over!

They arranged for the couple’s financial management responsibilities to be transferred over to Nader and he became their personal Chief Financial Officer. Using the system created by SFS they were able to pay off their debt (approximately \$60,000.00) including their car within 18 months. In addition, two years after becoming debt free, and living on cash (your Accountability Partner will show you how to do this), Peter and Maggie were able to buy a house and a new car, and they paid cash for their car!

The number of individuals and couples seeking the same program began to grow and with their success came the growth and success of Sage Financial Strategies, Inc. SFS was built solidly on **The Four Pillars** – Integrity, Competence, Vision and Implementation and remains so today.

Nader Yassa has always been willing to provide financial information to those who seek it and especially to those who act on it. Sage Financial Strategies helps people to act.

## Money Mentoring

Sage Financial Strategies specializes in hands-on personal Money Mentoring. Money Mentoring is a proven process developed by SFS through which your Accountability Partner personally guides you in developing, maintaining, and reaching your financial goals using **The 10 Steps**. Your **Accountability Partner** is your personal CFO, a certified representative of SFS who is partnered with you to map out your financial course.

The very nature of personal financial management demands a process. Money Mentoring is a 10 step process that begins with your current financial attitude, knowledge and position, and continues by guiding you purposefully along life's financial road.

## The 10 Steps to the Road to Purposeful Financial Living:

Using The 10 Steps, SFS has assisted countless individuals and households in understanding their money, gaining control of their cash, and most importantly living satisfied, fulfilled and happy financial lives. Review each of The 10 Steps to discover what you and your Accountability Partner will work on together to achieve purposeful financial living.

**1. Attitude:** *Understand your current attitude and beliefs towards your finances.*

A reality check with regard to your views about something that you spend over 1/3 of your time pursuing is in order. It is important to realize how you view your finances - are they unimportant, all consuming, or just a tool like any other that you can use as you please?

**2. Learning:** *Learn what money can do for you if handled properly and what it can do to you if handled improperly.*

Understanding how money works in today's financial environment can make the difference between watching your money wither away over time or accumulating wealth intelligently and systematically while taking advantage of every available personal financial management strategy.

**3. Position:** *Determine your current financial position.*

It is impossible to get anywhere if you don't know where you are. You must list your assets, liabilities, equity, income and expenses and understand each of them. Trying to make great financial leaps without solid current financial information is like trying to jump while standing in the middle of a 30 foot bowl of Jell-O – every time you try to jump the Jell-O gives and you end up exactly where you started.

**4. Values:** *Discover what you truly value in your life.*

The number of incredibly wealthy yet miserable people is a testament that money does not, no matter how much we would like to believe it, provide happiness. Discovering what you truly value will help you to take a limited resource, your money, and apply it to those things that have the potential of truly enriching your life.

**5. Evaluation:** *Evaluate your current financial position.*

Once you have discovered what it is that you value it's time to evaluate if your limited resources are being directed to those things that will bring you happiness and fulfillment. If so – great! If not – maybe it's time for a few changes.

**6. Goals:** *Develop your financial goals.*

Once you have discovered what you truly value in your life it is time to develop some financial goals that will help you achieve what you value. During this process of goal development you must always keep your eye on balance. What are your highest values and how do you allocate your limited resource to those values – this is the challenge. These goals will take into consideration your current income and use certain assumptions about your future

earnings, inflation, savings, investing and spending habits. Of course these goals will be established while focusing on what you truly value so that you will enjoy the journey as well as the destination.

**7. Budget:** *Create a road map to your goals.*

The big “B” word. Budgets usually have a negative connotation, however, all endeavors require a process, and a process requires a measurement tool. Our measurement tool is your budget. We will budget only once and re-adjust twice over a 90-day period. The only time your budget will change or even be spoken of again is when you decide to make a significant financial change in your life. Your Accountability Partner will show you how to add freedom producing consistency to your financial life through your budget.

**8. Structure:** *Set up your banking structure.*

Using investment houses and financial institutions you will set up your personal finances so that they can be placed on autopilot. You will no longer have to think about how much you are spending on a daily and weekly basis. Once your banking structure is established, you will no longer have to think about meeting your goals – they will be met because you have built a financial machine that will produce your goals over time.

**9. Consistency:** *Living each day the way you planned it.*

You need to be absolutely consistent on a daily basis with your finances. The process does allow you to dip into your accounts whenever you want and grab some cash to satisfy a craving. After all it is your money. However, that would be like joining a gym and never showing up – what a terrible waste. Showing up is the only way to get a return on your money. Make sure that your time and money are directed to those things which you find worthwhile and value. Consistency is the key to every success story and your Accountability Partner will show how unbelievably easy it is to stay consistent.

**10. Review:** *Periodically you must review your financial position and compare it with your financial goals.*

On a monthly basis, we will review your financial position and compare it with your financial goals. Are you on track? Why or why not? Use the “Whys” to encourage yourself to stay on track and use the “Why Nots” as lessons that you can apply in the following months. This is a great formula because the more “Whys” you have, the more encouragement you will get, which will help you to eliminate the “Why Nots”.

Once you have incorporated the 10 Step process into your life for three months it will be like everything else that you do for over three months, it will have become a lifestyle. You will clearly see the benefits as you watch your debts decrease, your account balances increase and your money directed towards those things that truly add fulfillment and happiness to your life.

## **Tax Planning and Preparation**

The majority of individuals dread tax time. As April 15<sup>th</sup> approaches, the realization that “Nothing happens until somebody does something” sets in. We then begin our arduous journey, collecting our relevant documentation and putting it in neat piles so that we can fill out all of the boxes on our tax forms. Or, like many, we gather any important looking piece of paper we can find and place it in a box to take down to the local tax preparer or CPA to figure out.

For Money Mentoring clients of Sage Financial Strategies the above description of tax time does not exist. Through our Money Mentoring process your Accountability Partner reviews your personal financial situation on a monthly basis and keeps his eye on opportunities for you to stop dollars from being spent on taxes so that they can be directed towards those things which you value most in your life.

There are many current tax issues that can have a significant effect on your personal finances depending on how you handle each financial event. Each significant financial decision you make should be reviewed to determine its effect on your personal finances and that includes the tax effect of that decision. Our Accountability Partners guide each client through the prospective results of each decision as well as its tax effect BEFORE a financial decision is made and executed. At SFS tax time is an every day planning process designed to help you keep more of what you earn.

## The Four Pillars

Sage Financial Strategies is solidly built on the following four pillars.

<p><b>Integrity</b> is the first of two pillars relating to trust. Without integrity trust is inherently impossible. In today's business environment it appears that the quality of integrity has been somewhat forgotten. SFS holds this quality in high regard and holds the company accountable for its actions and their eternal effect.</p>	<p>The second pillar relating to trust is <b>Competence</b>. SFS has been successfully assisting individuals and members of households with personal finance for over 10 years. Every step and process that they advocate and apply for their clients has been personally applied by its founder. In addition your personal finances are always reviewed by a Certified Public Accountant.</p>	<p>Developing a <b>Vision</b> for the future is paramount to the planning process in any endeavor. SFS will assist you to develop your life vision as it relates your finances based on what you truly value in order for you to live a happy and fulfilled financial life. Without Vision, dreams and goals never come into focus.</p>	<p>The best laid plans are still only plans until they are <b>implemented</b>. SFS developed the Money Mentoring program and trained its Accountability Partners in order for individuals and households to be able to progress and live within a comfortable financial framework that allows them to systematically achieve their financial goals and life dreams.</p>
<b>Integrity</b>	<b>Competence</b>	<b>Vision</b>	<b>Implementation</b>

**When you are ready to commit to living a more satisfied and happier financial life contact Sage Financial Strategies to find out what it takes to get started.**

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