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Lynn's Top Five

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3) Making financial planning fun and safe. Marco Chavarin, vice president of development for Consumer Credit Counseling Service of San Francisco, has participated in and helped run SF's Financial Planning Days since its inception. His organization provides support and practical ideas for attendees. He offers the following: "When most people think about financial planning, they don't think it applies to them and unfortunately the norm is for people to take the ostrich approach and just bury their heads in the sand. Our planners are fantastic at what they do and really care - we're trying to normalize financial planning." Chavarin points out that exit interviews over the years with attendees have shown that participants definitely "walk out happy with the service and tools they gained."

4) Helpful one-of-a-kind workshops. In addition to one-on-one private consultations, also

Each fall the Certified Financial Planner Board of Standards, in association with the Financial Planning Association, the U.S. Conference of Mayors and the Foundation for Financial Planning, holds an extraordinary event called Financial Planning Days. What started out with just one location in Oakland has now expanded to five venues in the Bay Area alone. In addition to Oakland, Silicon Valley and San Francisco, opportunities have opened up this year to expand the event into Alameda and Martinez. The first Financial Planning Day will be held in Oakland on Saturday, Oct. 10 at City Hall; the final day will be held in San Francisco on Saturday, Nov. 7 at the Public Library.

Here are the top five things you need to know about Financial Planning Days:

1) It's free! This is a fantastic chance for the public to meet one on one with a Certified Financial Planner professional or other qualified expert in their field to discuss any and all personal finance-related questions, free of charge. The event is staffed by vetted professionals who are volunteering their time with no strings attached.

2) It's all about you. One of the founders of this event is the well-known Certified Financial Planner professional Frank Paré, who feels that it's very important for the public to know that "we will have financial planners there who are experts in helping people plan versus focusing on a product as a solution. In addition, if attendees receive advice from a planner-expert and they want a second or third opinion, they can get it right there the same day."

included are a variety of classroom workshops on topics that range from budgeting to estate planning. And at some venues consumer counselors are on hand to assist those who need specialized help. While walk-ins are welcome for one-on-one counseling, you should absolutely sign up in advance for the workshops as they fill up quickly and might be full by the day of the event (see link below).

5) Why go? "Because you don't know, what you don't know!" as this year's chairwoman of Financial Planning Days in San Francisco, Jennifer Hicks, CFP(r), points out. She offers the following motivational advice: "Professionals exist because each of us have our specialties, and it is impossible to know everything about everything! I don't know what I don't know about cars ... so I go to a mechanic. I don't know what I don't know about being sick ... so I go to a doctor. You don't know what you don't know about financial planning ... so come see a financial planner at Financial Planning Day!"

6) How do you prepare and how do you participate? Visit <http://financialplanningdays.org> for the information you need to sign up for the event most convenient to you. Once you have signed up you will receive further links to worksheets to help you prepare. As a volunteer over the years, I recommend you bring a current budget, details about your current sources of income, a list of your assets and any debt details, and a recent tax return to refer to. But most important: bring a list of your questions and any supporting documents you think might be helpful to review with a planner.

I have really enjoyed volunteering at this event and all volunteers I've worked with over the years feel the same and find this to be one of the most rewarding experiences of our careers. I encourage you to share the link to this extraordinary opportunity with any friends, colleagues or family members you feel could benefit. Hope to see you there! Happy Financial Planning Days!

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