

## **What are the indicators that a Financial Organizer might be useful?**

There are many situations in which the services of a Financial Organizer can be beneficial, whether it's dealing with an isolated project or working in a more long-term capacity, but life often has to provide an extra push before people will ask for help.

So, what finally inspires people to seek assistance? Here are a few examples:

- I have a mound of papers on my dining room table, and I cannot seem to get through them.
- My attorney/financial advisor needs documents and I cannot find them.
- I need to contact government agencies to get documents, and I don't know how to start.
- Checks are bouncing, but I know I have money.
- My investments are very confusing.
- I don't have legal documents (will, POA, HCP) and I know I should see an attorney, but she wants information and I am not sure how to collect it all.
- My spouse or partner passed away and he/she took care of all our finances; I don't know what to do.
- My hands are cramping when I write so it is hard to complete tasks I used to do easily.
- I have macular degeneration, and I cannot see well enough to handle my bills and paperwork.
- My parent has cognitive impairment and is losing papers and bills and forgetting to write and mail checks.
- I have insurance claim problems and cannot get them straightened out.
- I wish I could take care of my parents' affairs but...

I live too far away;

I have a demanding job;

We don't get along;

My parent is suspicious of me; and/or

This is not my strength.

- I was assigned as agent under a Power of Attorney, but I don't have the time to take this on. My mother passed away, and I'm the executor. I need to go through all her papers to identify what assets she had, whether she had life insurance policies, and what bills need to be paid or stopped. It's a huge short-term job that has to be done immediately.

The triggers that might inspire someone to call a Financial Organizer often seem mundane and not worth involving another person. However, particularly in the case of aging clients, these issues can be like the tip of the iceberg, indicators of major underlying problems such as cognitive dysfunction, undiagnosed physical health issues, chronic disorganization, or the beginnings of hoarding.

If a Financial Organizer can help you or someone you care about contact us at: **770-367-2412**.

Thank you,

Deborah Kapchinske

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