



[Website](#) | [About STARCARE](#) | [Our Services](#) | [Contact Us](#)

CARE Chronicles Quarter III

The STARCARE Essentials: FINANCIAL LITERACY

Financial literacy is a critically important topic. Most schools don't teach it and many families don't talk about it. It's difficult to make good financial decisions and form good financial habits if you don't fundamentally understand how money works. In 40 years of doing this, I've seen some bad financial decisions. People don't mean to get it wrong. Sometimes, they just don't know enough to get it right.

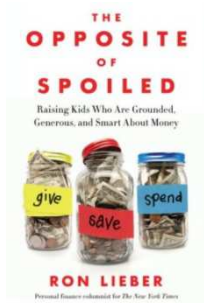
3 services we offer - at no charge - to assist you and your family become more financially aware

Help preparing a budget

It is still and always will be the most basic ingredient in financial success. Nobody plans to fail, but many fail to plan. If you don't have a budget or aren't satisfied with how it's working, please take this simple step; Reply to this newsletter and type the word "BUDGET" in the Subject line. We'll get a budget input form out to you. Brandon is excellent in gently helping you through the budgeting process. If you'll have a better budget, we'll have a better client. We win when you win. [I need help with a budget](#)

An autographed copy of the *New York Times* Personal Finance Columnist, Ron Lieber's new book, "The Opposite Of Spoiled."

This practical guide book for parents is rooted in timeless values. Lieber covers all the basics, such as, the best ways to handle the tooth fairy, allowance, chores, charity, savings,



birthdays, holidays, cell phones, splurging, clothing, cars, part-time jobs, and college tuition. But he also identifies a set of traits and virtues - *like modesty, patience, generosity, and perspective* - that parents hope their young adults will carry with them out into the world. I read it and was blown away. I reached out to Ron and purchased 100 copies, which he was kind enough to sign. When friends and strangers ask Ron about the most important thing he's learned, this is his response. "Turns out it wasn't a parenting tip per se. Instead, it's the enduring power of gratitude to give us perspective on our lives and make us happier overall. And I have so much to be grateful for." That simple, positive, powerful message shines like a new penny in his book. We hope you will benefit from it and that it makes a

difference in how you teach your kids about money. [Click](#) and type the word "Book" in the subject line and we will get one out to you as long as they last.

A STARCARE Money Savvy Piggy Bank

The piggy bank introduces children to the concepts of saving, spending wisely and sharing with others. It has four slots marked *Saving*, *Spending*, *Donating*, and *Investing*, each for a specific goal. It works because it involves the child and helps him/her learn how to set goals and make meaningful financial decisions. If you like, we'll help you introduce the bank to your children. They are available in **pink** and **blue**. [I want a](#)



[STARCARE Money Savvy Piggy Bank](#). Click this link and type the words "Pink Bank" or "Blue Bank" in the subject line. **It's amazing how quickly kids grasp the need to prioritize and make choices.**

We sincerely hope these services help you and your family to a better financial place. We all benefit from that. Thank you for your continuing support of STARCARE and me and thank you for trusting us with your dreams.

Regards,

Richard

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