

I first met Jeff Lewis and George Fox in May of 2000. I was \$30,000 in debt, unemployed and scared. At 33 years old, I was humiliated to find myself in such a position and I was too proud (and embarrassed) to ask my parents or other family members for help. I needed help to get myself out of this mess and I did not know where to turn. It was tax time and I could not afford to pay to have my taxes prepared so I took advantage of a special offer that arrived in my mailbox...free tax return...and thus my relationship began with Jeff and George.

I spent several hours with them during our first meeting and they developed a plan to get me back on track. Phase one of the plan was to pay off all of my debt. Phase two was to establish liquid savings equivalent to six months living expenses. Phase three was long term savings for goals such as retirement and buying a home. Phase four was implementation of things like life insurance and wills, etc.

It was not an easy fix, but it was one I was committed to correct. I turned over financial management of my life to Jeff and George. They paid my bills, balanced my check book, gave me a monthly stipend for expenses and educated me on how to manage my money. I had to make difficult decisions and apply myself but I listened to their advice and within 18 months I was debt free.

Within another year, I had my short term savings set aside and I began to save for the future. In 2005 I had enough money saved for a down payment on my first home, a condo. Today I am married, have started a family and live in a bigger home. Jeff and George are still advising me on my finances and our most recent project is setting up a 529 college savings plan for our son. My husband and I have no debt, other than our home mortgage. We use credit cards but pay the balance at the end of the month. We don't spend money we don't have. We live within our means.

I can't thank Jeff and George enough for what they have done for me. I can assure them that I will pass along their education to my children so that they do not find themselves making my mistakes.

I highly recommend Jeffrey Lewis and George Fox of Planning Financial Futures. They will get your financial life on track so that you can live your life!

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