

## Services

Free initial consultation

### Bills / Mail Management & Banking

- Timely online bill paying or checks for you to sign, whichever you prefer
- Thorough bill review for errors or fraud / contact payees to resolve issues
- Review credit card statements / follow up disputed charges
- Sort and organize your mail so that you only keep what you need
- Monthly reconciliation of checking accounts and investment statements
- Prepare deposits and wires / set up auto bill pay if desired
- Negotiate with creditors

### Budgeting / Income & Expense Tracking

- Track your income & expenses and provide monthly reports & analysis
- Help you set up and maintain a budget

### Financial & Tax Organization

- Organize your financial papers in a system that works for you, including safekeeping of your important records
- Set up a secure system for your online passwords
- Set up an "in case of emergency" register with information for family members regarding your important financial information
- Organize your papers for tax filing, create a list of your deductible expenses and charitable giving, help you complete your accountant's tax organizer, process quarterly tax payments
- Re-title assets into a trust / update beneficiary designations
- Assistance with arrangements for moving to a retirement or nursing facility

### Medical Insurance / Other Insurance

- Review medical bills and insurance EOBs and resolve any errors
- Submit claims and verify proper processing
- Review complex insurance or government programs (Medicare, Social Security, Medicaid and employer health plans) to ensure you are optimizing your benefits
- Manage your FSA so you don't lose your contributions
- Help manage homeowners, personal property, and auto insurance policies

## Frequently asked questions

### What is a daily money manager?

A daily money manager (DMM) is a professional who helps clients who either are too busy or have difficulty managing their personal finances. DMMs provide a broad range of services – from bill paying and general financial organizing to assistance with the complexities of medical insurance.

### Who uses a daily money manager?

Lots of people. Typically, DMMs help:

- Seniors who are finding it hard to keep up with day-to-day paperwork
- Adult children responsible for their elderly parents' finances
- Busy professionals who prefer to delegate their personal finance tasks
- People with physical or mental disabilities who need personal finance assistance

### How does this work?

Our first meeting is free. It typically takes place in your home so that you can tell me what you need, I can see your paperwork, and together we can devise a plan to move forward. Family members and other professional advisors are welcome to attend.

### How much do you charge?

If you decide you would like to utilize my services, I charge by the hour and invoice you monthly. Please contact me about my current rate.

### Where do we meet?

I primarily work remotely for clients, but I am also available to come to your home. Either way, your financial records always remain with you.

### Are you insured?

Yes. I have customized professional liability insurance with Dominion Insurance and underwritten by Lloyd's of London.

### Will you keep my information confidential?

Yes. Our relationship is strictly confidential. I will never disclose your confidential information to anyone unless you specifically authorize me to do so.

### Do you provide tax, legal or investment advice?

No. I am not an accountant, lawyer or financial advisor. However, I can provide referrals to these types of professionals, and I frequently work with them on behalf of my clients.

### How do I know I can trust you?

As a member of the American Association of Daily Money Managers, I adhere to a strict code of ethics and passed a background check. I can provide evidence of both as well as references upon request.

