



Working with Momentum – Build the momentum to get your financial life started off right!

ABOUT MOMENTUM

Momentum Financial Planning LLC helps new grads and young professionals get started on the right financial foot as they start a new chapter in their careers and their lives. Whether it's deciphering an employee benefits document, deciding what to do with your new paycheck, determining how to invest your 401(k), or whether to contribute to a Roth IRA or pay down student loans, Momentum can help you navigate the new world that is your personal finances.

Momentum is a Registered Investment Advisor (RIA) in the state of California. This means that Momentum has a legal fiduciary duty to act solely in the best interests of its clients, and we at Momentum take this duty seriously.



SARAH SPRAGUE GERBER
FINANCIAL COACH & PLANNER

My name is Sarah Sprague Gerber and I was you just a few years ago. I had never taken a personal finance class when I graduated from college. When I started my first job after getting my degree in chemical-biological engineering from MIT, I didn't know how to set myself up well financially and had to figure it out for myself. Now, I've taken all the personal finance classes required to become a CERTIFIED FINANCIAL PLANNER™ professional and am well on my way towards becoming one.

Young professionals and new grads are very underserved by the financial planning industry and I want to change that. By offering transparent fee-only pricing at levels that young people can afford, I help people like us get started on the right foot and build the momentum needed to start a solid financial life to build future flexibility and achieve your life goals.



MONEY & MARRIAGE

Everything You Need to Know About Money When You're Getting (or are!) Married

"Money & Marriage" is a program designed with specifically you in mind. Meet with Sarah to discuss and learn everything personal finance-related that comes with merging your life with someone else. Throughout the program, you will discuss how you can save for your life goals together (yes, including the wedding!), understand your options for combining finances (or not) and what that may mean - especially if the two of you are coming in on uneven financial footing, and understand what estate planning, insurance, and logistics changes you should consider as you get (or choose not to get) married.

SOME BACK GROUND

When I got married, I realized that there's a whole other element of financial planning that's overlooked - merging your financial life with another's! I went through the wedding planning process around the same time that I was starting Momentum (very fun, very crazy times). So I've been there! It's fun, it's hectic, it's crazy, and it's very exciting.

I really want couples to start out with a similar financial understanding and to feel like they are know where each other stands about money to start your #marriedlife together. Because even though wedding planning can be a crazy and all-consuming time, money is something so worth putting a lot of careful time and effort into because while it could hurt your marriage in some ways (Money disagreements have been called the No. 1 predictor of divorce!), being on the same page about what we will cover in this book can really help form such a strong foundation for the two of you to learn and grow together throughout your marriage.



MONEY & MARRIAGE

Everything You Need to Know About Money When You're Getting (or are!) Married

WHAT'S INCLUDED

Money Stories – you and your partner's background and attitudes towards money

Get started talking with your partner about money

Aligning your life goals with each other

Understanding each other's financial numbers and starting points

Review your options to combine (or not combine) day-to-day financial accounts

How to transparently track spending and save for goals together

Implications of pre-marriage and post-marriage accounts, and what you should do about it

Planning financially for the wedding – how to pay for it

Estate Planning – what to think about as (or if) you get married

Taxes – how to update your strategy to account for your updated status

What to do if you're starting on uneven footing

If you're not planning to get married at all, but just as committed

Discuss if a pre-nuptial agreement makes sense

PRICING

"Money & Marriage": Virtual ongoing guided sessions to work through all of the above, meeting at your pace over 6 months *Recommended* - \$1,500

"One month of questions" Virtual guided sessions to work through you and your partner's specific questions over one month - \$250

Set your marriage up for success! Build your financial foundation right away with Momentum.

Email Sarah to set up a free 15-min consultation today, and we can chat about what best fits your needs. We hope to hear from you all soon!