Quarterly Look Ahead
2nd Quarter 2023

Please Join Us in Welcoming Ryan to the PFD Team!

Ryan T. Cummings, CFP®, is the newest member of the Advisory Team at Private Financial Design, LLC. Ryan was previously at Goldman Sachs, after a 10-year tenure. His investment knowledge and passion to be client-facing is what brought him to PFD.

Ryan will be in meetings and getting to know Our clients from the get-go. We look forward to Ryan continuing with PFD's growth as we assist our clients with our holistic approach to financial wellbeing.

Do you currently have a child enrolled in college or are enrolling for the first time?

By completing the FAFSA, it gives you access to the largest source of financial aid to pay for college or career school.

This is also used to determine eligibility for state and school aid. FAFSA needs to be completed every Spring for the next Fall. **Click here for Deadlines**

Travel Prep: 10 Financial To-Dos Before Going on a Trip

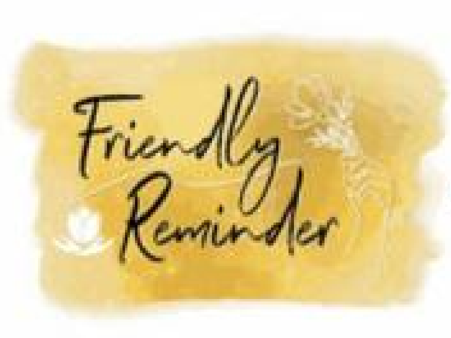
"Before leaving for a vacation, it's important to create a 'financial to-do list' to ensure your finances are kept in order while you're away," said Natasha Rachel Smith, a consumer affairs expert with TopCashback.com.

Click Here!

Home Renovations?

Spring is a time when homeowners begin to look around and ask themselves, "What can we do around here?". If you find yourself in this situation, you have local resources to utilize!

Click Here for Resources



- Our Text Reminder System is a courtesy used to confirm your appointments 24 hours in advance. We ask everyone to confirm or call to reschedule, as your reviews are prepared in that window. This is NOT a texting back and forth communication system.
- Even though our office has steady hours, including being closed for lunches, please note that sometimes we are out of the office for meetings, sitting in meetings that are difficult to excuse from, or off-site for lunch. If you need assistance outside of a scheduled time, to ensure we are able to best assist you, please call prior to make sure someone is available.
- Per FINRA, instructions for distributing or contributing funds need to by verbal communication. Emails and/or voicemails cannot be accepted unless you confirm your request by speaking to someone in our office.

PFD
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