



MEET BRIAN URSU

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Brian's Background:

Brian Ursu has helped clients meet their financial goals for more than 30 years. He has worked in large financial institutions, at a major wire-house brokerage firm, and now in his own wealth-management firm, Intentional Wealth Advisors LLC. His focus is on education as well as client service.

Brian is a certified financial planner (CFP) advising on investments, retirement plans, estate and tax planning, insurance and legacy planning. Brian also holds a general securities license, a general securities principal license, life and health insurance licenses, and is registered in fourteen states.

He lives in Northern Lower Michigan near the bayside community of Traverse City. He and his wife of 30 years have raised five children, three of whom are now adults living independently. These three are the motivation for this book” his sharing of the lessons he learned about achieving financial security. The lessons are universal, though, and helpful to anyone who is becoming financially aware for the first time.

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NOW WHAT?

A PRACTICAL GUIDE TO FIGURING OUT YOUR FINANCIAL FUTURE

Available everywhere books are sold

REAL-LIFE FINANCIAL ADVICE FOR YOUR FISCAL FUTURE

So you've finished school and found your first well-paid job. Congratulations! Now don't squander it! With real money flowing into your account for the first time, it's easy to embrace those new preapproved credit cards or to buy that new car you've been dreaming about. But without a solid understanding of your financial future, you risk losing everything you've worked for.

Brian wants you to feel empowered about your financial future, understand your next steps, and line up your financial goals.

Many of us—and not just those starting out—were never educated in financial planning or sustainable wealth management. *Now What?* bridges that gap with practical advice for readers of all ages dealing with fiscal change. If you've just landed your first big paycheck, have recently inherited, or are divorced or

widowed, this book will guide you around the pitfalls of new wealth.

Brian Ursu offers you concrete guidance for paying down debt, including student loans; planning for life's expensive milestones, like buying a house or having children; and creating a sustainable lifestyle now and in your future.

He also explains the basics of investment, where and—maybe even more importantly—why to invest and how to build a portfolio, so you can grow the money you've earned to create not just a solid foundation but also a legacy for you and your family.

THE STORY BEHIND THE BOOK

Brian has 5 children, one of whom is adopted from Ghana. His adopted daughter went from being a poverty-level student to a software developer making more money than she was prepared to make. As children naturally seek guidance from their parents, she found herself asking Brian for books to best manage her finances. Yet to Brian's dismay, she didn't find the exact knowledge needed to become financially aware as she started her adult life. Realizing the lack of tools and knowledge on the market inspired Brian to write this book.

Like Brian, many parents want to make sure they are passing on financial knowledge that helps their children have great financial futures. Since many parents feel guilt and concern about the lack of their children's financial readiness, Brian's book helps fill in the gaps for the next generation to become financially aware.



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WHAT BRIAN BRINGS TO READERS AND LISTENERS

Now What? is a book designed to educate people who are becoming **financially aware** with applicable, financial action. Though geared toward college graduates and newly working professionals, this book is helpful to all ages wanting to learn practical next steps for a financially sound life.

- **Realistic Next Steps:** Brian's book delivers a general lay of the land that is straightforward and easy to understand. He wants to help young people cover all the bases, so they know what to do next. Young people witnessed major events like the 2008 recession, and as a result, are more frugal. They are determined to end up in a better position than their parents; however, they have limited practical knowledge on how to make that happen. Brian's book tackles their two major concerns: their financial direction and how quickly they can get there.
- **Peace of mind for parents:** Brian's book helps to fill in the knowledge gaps parents weren't able to teach. Parents may feel they didn't impart enough financial knowledge to their family beyond just surviving through paychecks. This book is a solution to help parents prepare their children for a successful financial life ahead.
- **A tool for other financial advisors:** Since the financial industry has evolved so much, many advisors want to have deeper relationships with their clients and find new ways to add value. Brian's book is a tool advisors can use in educating their clients and their clients' families.

QUESTIONS YOU CAN ASK BRIAN:

1. What are the biggest mistakes you see young people making as they begin their financial journey?
2. What are some of the biggest misconceptions about millennials and finances?
3. What does financial success look like for a young professional today?
4. How does someone new to making "real money" begin to prioritize how to spend, save and invest it?
5. What are three things people becoming financially aware for the first time can do to kickstart their financial journey?
6. How do parents and older generations feel about the financial readiness of younger generations?
7. What's some of the feedback you've already received about your message?
8. When should someone start investing?
9. What are other things you do to help educate people becoming financially aware?
10. Is there any hope for me?

AS HEARD ON THE AWARD-WINNING
STACKING BENJAMINS PODCAST.



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