

## Founder Sheryl Garrett - In The News - 2009

2009 Press Coverage / Media Interest Featured Press Coverage:  
The New York Times Website, March 18, 2009

The first of a series with Ron Lieber, the Your Money columnist for The Times, about simple tips you can take to improve your financial standing.

(Clicking the video will open a new window.) December 31, 2009 &ndash; In &ldquo;VOICES: Sheryl Garrett, On the Evolution of a Planning Firm,&rdquo; Sheryl Garrett, CFP® recalled, &ldquo;I decided to start my own business and charge by the hour, with no commissions, so that regular working people could afford to come to me for financial advice.&rdquo;

December 27, 2009 &ndash; In &ldquo;Ask tough questions of potential financial advisors,&rdquo; Sheryl Garrett, CFP®, founder of Garrett Planning Network, advised prospective clients to remember that they are the employers and should try to be in charge of the discussions with prospective advisors.

December 11, 2009 &ndash; "Nobody will take better care of your money than you. Use this last decade to remind yourself of that. Get educated, get empowered and informed," said Sheryl Garrett, CFP® in &ldquo;10 lessons for investors from a dismal decade.&rdquo;

December 9, 2009 &ndash; In &ldquo;What Ryanair's Michael O'Leary can teach the advice business,&rdquo; the Garrett Planning Network was mentioned as one of the few companies in the financial services business that approaches customers in a unique way.

December 8, 2009 &ndash; Sheryl Garrett, CFP®, provided advice on selecting a financial planner in &ldquo;Ask before you receive.&rdquo;

&ldquo;If the only thing the adviser seems to care about is how much money you have, your radar should go up,&rdquo; said Garrett.

November 29, 2009 &ndash; In &ldquo;Man with Health Issues Must Make His Assets Last,&rdquo; personal finance writer Liz Pulliam Weston suggests consulting with a Fee-Only financial planner who can review options and suggest a course of action. She also goes on to mention finding a planner at [www.GarrettPlanningNetwork.com](http://www.GarrettPlanningNetwork.com).

November 19, 2009 &ndash; &ldquo;All too often, advisers forget that having money when you need it is more important than eking out a little better return than the other guy,&rdquo; said Sheryl Garrett, CFP®, in &ldquo;Why You Shouldn't Bash Cash.&rdquo;

November 2009 &ndash; Sheryl Garrett, CFP®, founder of the Garrett Planning Network, offered a recommendation on how to &ldquo;Slash Your Investing Costs in 3 Easy Steps.&rdquo;

October 20, 2009 &ndash; The article, &ldquo;SIFMA Proposal Falls Short in Protecting Investors, Says Fiduciary Group to Congress,&rdquo; discusses a press release by The Committee for the Fiduciary Standard, an independent panel of industry executives that includes Sheryl Garrett, CFP®, founder of the Garrett Planning Network. The release warns Congress that the position taken by Wall Street's main lobbying arm on an administration proposal to raise standards of brokers who give investment advice "demonstrates an apparent lack of understanding of &ndash; or commitment to &ndash; such fundamental fiduciary duties as full disclosure, the obligation to manage conflicts in the investor's interest and consideration of expenses in investment decisions."

October 14, 2009 &ndash; Sheryl Garrett, CFP® was only a couple hours off in predicting when the Dow would hit 10,000. In &ldquo;Dow 10,000: She Called It,&rdquo; Garrett said, &ldquo;There was a tiny bit of science to this guess.&rdquo;

October 12, 2009 &ndash; Obtaining a financial checkup through the Garrett Planning Network is the featured idea in &ldquo;What to do with \$1,000 now.&rdquo;

October 8, 2009 &ndash; Sheryl Garrett, CFP® offered several options for parents to approach college savings in more conservative ways in &ldquo;5 Conservative Ways to Save for College.&rdquo;

USA Today, October 6, 2009 &ndash; In &ldquo;How to rebuild an investment portfolio after recession's hit,&rdquo; it is suggested to make a plan with a Garrett Planning Network Fee-Only, hourly financial planner.

October 2, 2009 &ndash; Sheryl Garrett, CFP® was among over three dozen professionals polled for an answer in &ldquo;When Will the Dow Hit 10,000? Our Poll.&rdquo;

October 2009 &ndash; Sheryl Garrett, CFP®, founder of the Garrett Network, discussed criteria for families with adult children who have returned home in &ldquo;Boomerang Budgeting.&rdquo;

September 24, 2009 - "By doing some legwork via the Internet, they're getting a grasp of what their choices are. They may be a more savvy consumer of advice," said Sheryl Garrett in &ldquo;Websites offer personal finance advice, info.&rdquo;

September 15, 2009 &ndash; &ldquo;It's best to take advantage of your low tax rates now,&rdquo; said Sheryl Garrett in &ldquo;5 Reasons to Convert to a Roth IRA.&rdquo;

September 1, 2009 &ndash; Read &ldquo;The Garrett Network's Fee-Only Approach Creates Natural Partnerships between Clients and Financial Advisors&rdquo; to learn how and why the Garrett Network seeks to make objective, competent financial planning services available to all.

August 31, 2009 &ndash; "Subtle changes over time become a habit," said Sheryl Garrett, CFP®, founder of the Garrett Planning Network in the article &ldquo;4 Steps to Achieving an All-Cash Diet.&rdquo;

August 31, 2009 &ndash; In &ldquo;4 Factors to Weigh before Going All Cash,&rdquo; Sheryl Garrett, CFP® suggested that a cash lifestyle can reduce stress.

August 25, 2009 &ndash; In &ldquo;Out of Money, Out of Options, Out of Hope,&rdquo; the Garrett Planning Network was recommended as an option for those facing bankruptcy.

August 15, 2009 &ndash; 76 Tips for Investing in an Uncertain Economy For Canadians For Dummies® by Sheryl Garrett, CFP® was listed and reviewed in the column, &ldquo;At the Library.&rdquo;

August 12, 2009 &ndash; &ldquo;Getting out of debt quick is like getting rich quick&mdash;it doesn't really work that way,&rdquo; said Sheryl Garrett, CFP® in &ldquo;Incorporating a Business; Investing for Kids.&rdquo;

August 4, 2009 &ndash; In &ldquo;Getting Personal: Accountants Becoming Trusted Advisors,&rdquo; Sheryl Garrett, CFP®, founder of the Garrett Planning Network remarked that &ldquo;it's perfect for CPAs to move into comprehensive financial advice.&rdquo;

July 19, 2009 &ndash; The Garrett Planning Network was mentioned in

“Wary Investors are Seeking out Objective Voices” as a place to locate advisors who can help create affordable financial plans. July 24, 2009 – “Money calculators help people spend more time looking at their long-term goals and making adjustments along the way,” said Sheryl Garrett, CFP® in “Putting Financial Calculators to the Test.” July 21, 2009 – “Make no mistake. Tapping your 401(k) is a loan of last resort,” warned Sheryl Garrett, CFP® in the article, “5 Ways to Get Cash Fast.” July 14, 2009 – Sheryl Garrett, CFP® is part of the Committee for the Fiduciary Standard which circulated an electronic petition in support of a fiduciary standard for stockbrokers and investment advisers. Learn more in “Practice Management: Planners Step Up Fiduciary-Standard Push.” July 9, 2009 – “The Committee for the Fiduciary Standard, a group whose members include well-respected financial advisers such as Sheryl Garrett, CFP®, has created an online petition and is looking to collect signatures from 1,000 investors to make sure that new laws about the fiduciary standard meet what they deem are the requirements of an ‘authentic fiduciary standard.’” Read more in “Should Financial Advisors be Fiduciaries?” June 23, 2009 – “There are certainly events and activities that occur during the summer where having an insurance policy would be helpful,” said Sheryl Garrett, CFP® in “5 Insurance Policies for Summertime.” June 21, 2009 – In Ellen James Martin’s “Smart Moves” column, the Garrett Planning Network was recommended as a good option for finding a fee-only advisor. June 18, 2009 – Time with a Garrett Planning Network advisor is considered a good option for a Father’s Day gift in “8 Father’s Day Gifts for Financially-Savvy Dads.” June 16, 2009 – Sheryl Garrett, CFP®, founder of the Garrett Planning Network, was featured in the article, “Getting Personal: Garrett Finds Success with Fee-Only Advice.” May 23, 2009 – “76 Tips for Investing in an Uncertain Economy For Canadians For Dummies®”, written by Sheryl Garrett, CFP® and the Garrett Planning Network, was listed in “Business Best-Sellers.” May 23, 2009 - “76 Tips For Investing in an Uncertain Economy For Canadians For Dummies®” by Sheryl Garrett, CFP® is included in a list of top sellers according to “Business Best-Sellers.” May 22, 2009 – The Garrett Planning Network is recommended in “Do You Need a Financial Advisor?” as a good option for beginners, middle-income consumers and do-it-yourself-ers. May 14, 2009 – In “You Need to be Prepared for Different Major Life Crises,” the Garrett Planning Network is mentioned as place to look for professional help during these times. May 10, 2009 – Sheryl Garrett, CFP®, founder of the Garrett Planning Network, was quoted in the article, “Desire to travel can be derailed by wounded portfolios.” “If you retired a few years ago and withdrew the common 4 percent for living expenses, with annual cost-of-living adjustments, you should be fine if travel plans fit into that budget,” said Garrett. May 9, 2009 – “In short, the book will be an arm’s-length away at my desk at the National Post office, for handy reference,” wrote Jonathan Chevreau about the book, “76 Tips For Investing in an Uncertain Economy For Canadians For Dummies®” by Sheryl Garrett, CFP®, founder of the Garrett Planning Network. Learn about this book in “Don’t Do Anything Stupid: Dummies.” May 4, 2009 – Rick Ferri, chief executive of investment-advisory firm Portfolio Solutions, LLC in Troy, MI believes that individuals typically don’t need financial planning advice on an ongoing basis, so they can use a planner who charges by the hour. He recommends hiring a financial planner from the Garrett Planning Network in “Tight-Fisted Investing.” April 29, 2009 – Sheryl Garrett, CFP®, Garrett Network Founder, participated in a panel discussion on The Future of Financial Planning. Read the questions and responses in “Notes from the 2009 FPA Retreat.” April 24, 2009 – “Cash vehicles yield next to nothing these days, but advisers are still in favor of keeping some money out of the markets. Retirees should hold at least three years of expenses in CDs, money markets or Treasuries,” said Sheryl Garrett, CFP® in the article, “Retiring Soon? 4 Steps to a Better Portfolio.” April 23, 2009 - “I had a desire to work with regular folks. I wanted to be accessible to people who are just starting out in life,” said Sheryl Garrett, CFP®, Garrett Network Founder, in “Practice Management: Advisor Finds Success with ‘Regular Folks.’” April 13, 2009 – In “6 Smart Ways to Spend Your Tax Refund,” Sheryl Garrett, CFP®, founder of the Garrett Network, suggests creating a cash cushion as a smart option for spending your tax refund money. April 6, 2009 – In “Kids & Money: How to Tell the Children You’ve Been Laid Off,” Sheryl Garrett, CFP® suggests getting the whole family involved and aware of the situation, reassuring them it will be okay and letting them know of the changes that it might bring. April 2, 2009 - Sheryl Garrett, CFP® recommends using the IRS’s online withholding calculator as a good option to assess withholdings in the article, “More Like a ‘Make Work’ Credit.” March 13, 2009 – Hoping to grab potential long-term customers, brokerages like TD Ameritrade and E\*Trade are offering cash bonuses of up to \$500 and other incentives to those who either open a new IRA or roll over their existing account into one. Sheryl Garrett, CFP®, Garrett Network Founder, warns that “consumers shouldn’t just move their cash solely for the bonus.” Read more in “Get Paid to Rollover Your Retirement Account.” February 26, 2009 – In an article on how to handle the recent losses to retirement accounts, Sheryl Garrett noted that “most people in their 60s still have some working years ahead of them or, at the very least, have enough savings to get them by for a few years until the market rebounds.” Read “Retirement Guide for 60-Somethings” for five steps people in their 60s can follow to boost their retirement accounts before they retire. February 2009 – Sheryl Garrett, CFP®, is featured in “Retirement: A Changing Vision” as an expert and visionary in financial planning. She provided insight into redefining retirement in these turbulent times. January 30, 2009 – In “4 Ways to Help Shrink Your Debt,” Sheryl Garrett encouraged patients to work out a payment plan with their medical provider as a doable way of shrinking debt. January 22, 2009 – George Kinder of the Kinder Institute discussed accessibility of financial freedom in “One View on the Future of Financial Planning.” He noted Sheryl Garrett, CFP®, founder of the Garrett Planning Network, as someone who has really addressed this issue thoughtfully. January 13, 2009 - “If someone hasn’t reviewed their asset allocation in the last three months, they need to,” said Sheryl Garrett, CFP®, in “Best-laid Plans.” January

9, 2009 &ndash; Sheryl Garrett, CFP®, founder of the Garrett Planning Network suggests that parents save as much as \$5,000 per year each in a Roth individual retirement account. &ldquo;With that type of IRA, parents could tap their original contributions in an emergency without penalty, or use it for college or retirement if no financial problems arise.&rdquo; Read more in &ldquo;How to Save for College During a Recession.&rdquo; January 1, 2009 &ndash; The Garrett Planning Network is mentioned as a platform for helping advisors in the article, &ldquo;Serving Their Own.&rdquo; January 2009 &ndash; AARP The Magazine teamed up with the Garrett Planning Network to provide six households with a free financial review and plan. Read more in &ldquo;Win a Money Makeover.&rdquo;