

**FOR IMMEDIATE RELEASE**

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## **Gift Giving at its Best**

### ***Financial Advisor Suggests Seven Ways to Put More Meaning in Your Holidays***

**Denver, Colo. (December 10, 2009)** – Kim E. Jones, CFP®, Principal, Jones Strategic Financial Planning, Broomfield, Colorado, suggests that the holidays offer a time for people to make a difference as they develop their gift lists. “In these tough economic times, people want to be sure that the gifts they give are meaningful and will be appreciated,” said Ms Jones. She offers six suggestions for gifts that will keep on giving:

#### **1. THE GIFT OF FINANCIAL ADVICE**

This could be the gift you’ve been looking for - something more meaningful than the normal fare, something that will pay dividends for many years to come, or something that your loved ones will thank you for time and time again. Give a gift certificate that can be applied toward professional financial planning services with an independent financial advisor who offers hourly-as-needed advice. Electronic gifts certificates available at [www.garrettplanningnetwork.com](http://www.garrettplanningnetwork.com). Over 300 financial planners, located nationwide. The minimum purchase is just \$25, so if a handful of gift givers wanted to provide a nice holiday, wedding or graduation gift, they could each present their own gift certificate. Kind of like getting a dozen \$25 gift cards to Target – only better!

#### **2. VIRTUAL SAFE DEPOSIT BOX**

It’s priceless - having the peace of mind that your estate information is organized and accessible, and that your family history is preserved for future generations. EstateLogic® is a fantastic online estate and legacy organizational tool. You – or a loved one – can gather and store important documents, personal instructions, and precious family stories. When needed, designated people will have access. Why not make it easy and affordable for your family to preserve your legacy and settle your estate? Sign up at [www.executorsresource.com](http://www.executorsresource.com).

#### **3. ASSET ALLOCATION ADVICE**

Financial advice can be complex – and, chances are, your 401(k) is likely your greatest source of retirement savings. With Smart401k®, you get unlimited access to experienced advisors via phone, email and live chat. Smart401k is solely focused on providing personalized investment advice for participants of 401(k)s, 403(b)s, the Thrift Savings Plan and other retirement plans. Their recommendations go beyond what you are likely getting from your employer or plan provider. A great gift for the young working couples in your life – [www.smart401k.com](http://www.smart401k.com) – so they don’t just guess about important asset allocation decisions.

#### 4. MICRO-LOAN PROGRAM

Give someone the power to change lives with a micro-financing charitable gift. Kiva is the world's first person-to-person micro-lending website, empowering individuals to lend to unique entrepreneurs around the globe. Kiva's mission is to connect people through lending for the sake of alleviating poverty. Electronic gifts certificates available at [www.kiva.org](http://www.kiva.org).

#### 5. SUSTAINABLE FUTURES

Help children (or adults, for that matter) participate in ending hunger and poverty while caring for the earth. Heifer International provides livestock and environmentally sound agricultural training to improve the lives of those who struggle daily for reliable sources of food and income. Select from goats, heifers, ducks, rabbits and more - to provide sustainable food sources for needy communities - [www.heifer.org](http://www.heifer.org).

#### 6. SYSTEMS TO PREVENT OVERSPENDING

Give loved ones the Dave Ramsey Envelope System. People using this system can allocate funds to categories such as “groceries” and “gas”, and put the money designated in each envelope. When the money is gone, that’s all one can spend for the month, helping to prevent spending more money than they have. Find it at [www.daveramsey.com](http://www.daveramsey.com).

Mvelopes is an online personal finance and spending management system. This revolutionary, award-winning system applies innovative financial software technology to the traditional envelope method of budgeting to help you manage your finances, while living within your income - and most of it's done automatically. Learn more at [www.mvelopes.com](http://www.mvelopes.com).

#### 7. The \$30 KNOWLEDGE BOOSTER GIFT

Give a book. Depending on the stage a loved one is in life, Ms Jones suggests several books. For those looking for good, sound general personal finance advice, Ms Jones suggests ***Personal Finance Workbook For Dummies®*** by Sheryl Garrett and ***101 Tax Savings Ideas*** by Julie Welch and Randy Gardner. For those looking for retirement and estate planning assistance, Ms Jones suggests ***Estate Planning Strategies*** co-authored by over 70 attorneys who are members of the Wealth Council and edited by Randy Gardner and Leslie Daff and ***Saving for Retirement without Living Like a Pauper or Winning the Lottery*** by Gail Marks Jarvis. One final “good read” is ***Shopitism: Why the American Consumer Will Keep on Buying No Matter What***, in which author Lee Eisenberg explains "why we buy" in addition to revealing many other shopping secrets such as why shopping makes us happy, the significance behind what we buy and what constitutes a good buy. To find the lowest price, try <http://www.allbookstores.com>.

“Many people find it stressful to come up with the perfect tie for dad or the right toy for a nine-year-old,” said Ms Jones. “We’d like to encourage a people to think about gift-giving in a more expansive way.”

#### **About Kim Jones**

Kim E. Jones is a Certified Financial Planner professional™ with over 21 years of financial services experience. She is a Registered Investment Advisor in the State of Colorado and works with individuals and couples from all walks of life, believing that financial planning is not just for the wealthy. Kim is a member of the Garrett Planning Network, a nationwide network of professional, fee-only advisers who are dedicated

to making competent, objective advice accessible. She provides second opinions, financial check-ups and comprehensive financial plans. Her advice is purely independent of any product or commission based sales.

**NOTE:**

When you need a knowledgeable professional to speak on complicated financial topics in an easy-to-understand manner, please call Kim E. Jones, CFP® at (303) 819-2021 or email [kim@JonesStrategicFinancial.com](mailto:kim@JonesStrategicFinancial.com).