

PHASES
FINANCIAL GROUP



RESET YOUR FINANCES THIS FALL

As summer winds down and families return to the rhythm of the school year; it's a natural time to bring focus back to your financial goals. From adjusting spending habits to planning for education costs, a seasonal reset can help set you up for success through the rest of the year.

This month, we're highlighting three key areas to review as you shift from summer mode to fall structure: budgeting, education planning, and tax strategies.

BUILD MOMENTUM WITH PRACTICAL PLANNING



RESET SPENDING HABITS

Summer often brings added expenses, with travel, camps, and activities that can leave your budget stretched. Fall is the perfect time to review your cash flow and realign with your financial goals. For families with college students, consider secure credit cards as a way for young adults to begin building responsible credit habits while keeping spending guardrails in place. Even small adjustments now can free up resources for the priorities that matter most in the months ahead.



BUILD A STRONG FOUNDATION OF LEARNING

Whether your children are just starting school or already in college, education planning is a cornerstone of long-term financial health. 529 plans and custodial accounts offer tax-advantaged ways to prepare for these expenses. Qualified uses for 529 funds include tuition, fees, books, supplies, and even room and board for eligible students. Reviewing or setting up an account now ensures you're positioned to take full advantage of these benefits while investing in your family's future.



OFFSET EDUCATION COSTS WITH TAX CREDITS

Education costs don't just impact your budget; they can also affect your tax outlook. The American Opportunity Credit and the Lifetime Learning Credit are two valuable tools that can help offset qualified higher-education expenses. Each credit comes with specific eligibility requirements, but both have the potential to reduce your overall tax liability and increase your available resources for other goals. Proactive planning with these credits in mind can help ensure you're not leaving money on the table.



ADVISORHUB HIGHLIGHTS MICHAEL LIPKINS

We're proud to share that Michael has been recognized by *AdvisorHub* in their **2025 Advisors to Watch Under \$1B** list. This award honors advisors across the country who demonstrate excellence in client service, growth, and leadership within the industry. We're honored by this recognition and remain committed to providing the personalized guidance and long-term strategies our clients deserve.



CONCLUSION

At Phases, we believe that every season is an opportunity to bring fresh intention to your financial life. Whether you're recalibrating your budget, planning for education, or exploring tax strategies, we're here to help you make confident, informed decisions.

If you'd like to review your current plan, or create one tailored to your family's evolving needs, we invite you to connect with us.

GET IN TOUCH

KNOW A FAMILY PREPARING FOR WHAT'S NEXT?

We're always grateful when clients introduce us to friends and family who could benefit from financial guidance. If someone you know is navigating education costs, budgeting, or long-term planning, we'd be honored to connect with them.

Simply reply to this email with their name and contact information or forward this newsletter directly.

REACH OUT TO US



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«EXCELLENCE IMPLIES STRIVING FOR THE HIGHEST
STANDARDS IN EVERY PHASE OF LIFE»

— John W. Gardner —

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Investors should consider, before investing, whether the investor's or the designated beneficiary's home state offers any tax or other benefits that are only available for investment in such state's 529 savings plan. Such benefits include financial aid, scholarship funds, and protection from creditors. As with other investments, there are generally fees and expenses associated with participation in a 529 plan.

There is also a risk that these plans may lose money or not perform well enough to cover education costs as anticipated. Most states offer their own 529 programs, which may provide advantages and benefits exclusively for their residents. The tax implications can vary significantly from state to state.

2025 AdvisorHub 250 Advisors to Watch under \$1b, is based on the period from 12/31/2023 – 12/31/2024 and was released on 6/20/2025. 1,972 nominations were received, and 250 advisors won. Neither Raymond James nor any of its advisors pay a fee in exchange for this award. Compensation provided for using the rating. More: <https://bit.ly/45wjKJC>

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