

Advice-Only Financial Planning Referral List

No Options for Investment Management



MEASURE TWICE
FINANCIAL

Lori Bodenhamer – Abundo Wealth

About: Serves young professionals motivated to achieve financial independence and retire early

Compensation: Flat-fee ongoing retainer

Preferred Contact: AbundoWealth.com, Lori@AbundoWealth.com

Ronnie Colvin, CFP® – French Press Financial Services

About: Serves W-2 employees working for tech companies, including equity compensation

Compensation: Flat-fee ongoing retainer or hourly

Preferred Contact: FrenchPressFinance.com, Ronnie@FrenchPressFinance.com

Andrew Dressel, CFP®, APMA®, CRPC® – Abundo Wealth

About: Serves young professionals motivated to achieve financial independence and retire early

Compensation: Flat-fee ongoing retainer

Preferred Contact: AbundoWealth.com, Andrew@AbundoWealth.com

Jonathan Grannick, CFP® – Wonder Wealth

About: Serves travel-loving young families and professionals (age 20-40s) to help them experience their wealth through travel or whatever they want to do more of in life

Compensation: Flat-fee project-based or ongoing retainer

Preferred Contact: Jonathan@WonderWealthFP.com

Jon Luskin, CFP® – JonLuskin.com

About: Serves self-motivated DIY investors who are open to low-cost index fund investing

Compensation: Flat-fee project-based, then hourly thereafter

Preferred Contact: JonLuskin.com/portfolio-2nd-opinion

Danielle Miura, CFP® – Spark Financials

About: Serves young professionals and families

Compensation: Flat-fee project-based or ongoing retainer

Preferred Contact: www.Spark-Fin.com/contact-us-1, Dm@Spark-Fin.com

Sean Mullaney, CPA – Mullaney Financial & Tax

About: 90-day detailed financial planning process for tax-focused DIY investors, with two re-engagement options, including a revised financial plan or a 4th-quarter tax service

Compensation: Flat-fee project-based

States Excluded: Louisiana and Utah

Preferred Contact: MullaneyFinancial.com/become-a-client, Sean@MullaneyFinancial.com

Zechariah Schaefer – Ascent Personal Finance

About: Serves Gen Z and Millennial crypto investors (usually employed in STEM/Healthcare) to help them manage their money intentionally, invest wisely, and save on taxes

Compensation: Flat-fee hourly, ongoing retainer, or project-based

Preferred Contact: AscentPersonalFinance.com, [LinkinIn.com/in/zechariah-schaefer/](https://www.linkedin.com/in/zechariah-schaefer/), (609) 772-5665

Jorge Soriano, CFP®, EA – Financial Optimist

About: Serves motivated professionals and mission-driven couples to build solid relationships with their money and create planning strategies designed to grow wealth

Compensation: Flat-fee hourly or ongoing retainer

Preferred Contact: FinancialOptimist.com/contact

Questions to Ask a Prospective Financial Advisor

1. **Do you offer comprehensive financial planning? If so, which financial planning topic areas do you cover?**

Broad topics include cash flow and debt management, insurance and risk management, employee benefits, investments, retirement planning, income tax, education funding, and estate planning. Real financial planning goes beyond selecting investments to ensure that your financial decisions account for your comprehensive financial ecosystem and dozens of personal variables. Ask which financial documents will be collected when you begin the relationship.

2. **Do you provide tax advice? Will you review my income tax returns?**

Since nearly every movement of money has a tax consequence, an advisor must understand your comprehensive tax profile to provide accurate advice. Also, ask if they provide tax preparation services or can collaborate with another tax professional throughout the year.

3. **Can you show me tangible examples of your financial planning process and sample client deliverables?**

Success is defined by the ability to create and meet expectations. Ask if you can view examples of the financial planning process to understand what to expect in a formal relationship.

4. **How do you prefer to communicate with the families you serve, and how often?**

Determine if future conversations will be through email, text, phone, or video calls. Discover if meetings will be in-person, 100% remote, or a balance.

5. **Are you a member of any fee-only financial advisor networks?**

[XY Planning Network](#), [NAPFA](#), [Fee-Only Network](#), and [Garrett Planning Network](#) require that advisor members are registered fiduciaries, obligated both ethically and legally to place the best interests of their clients ahead of the advisors' interests. As fee-for-service financial advisors, 100% of compensation is paid directly by their clients, not through investment or insurance commissions.

6. **Are you able to manage client investments? Do you require clients to move their investment accounts under your discretion?**

It may be appropriate to delegate investment management if you do not have the time, temperament, or talent to manage your own accounts. If the advisor's compensation is based on your assets under their management, the expectation to manage your investments will present a conflict of interest. Advice-only financial planners can provide investment advice but do not manage client investments.

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