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both the "outside in" and,
perhaps more importantly,
from the "inside out". It

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makes the case for looking
at money from the
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Written eclectically, Financial Planning 3.0 looks at money not only from the "outside in" but, perhaps most importantly, from the "inside out". It makes the case for looking at money from the perspectives of

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This is in stark contrast to money's public persona grounded in macroeconomics and investment theory.

*Financial Planning 3.0 by
Richard B Wagner, JD, CFP
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We recently read "Financial Planning 3.0—Evolving Our Relationships with Money" by Richard B. Wagner. Wagner was one of the genuine original thinkers of the financial planning

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In over 30 years, Wagner, George Kinder, Roy Diliberto, and a small group of other advisers conceived the financial life planning movement and expanded the frontiers of an emerging

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takes money out of the
closet, applies a liberal
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3.0: This book is a compendium of all of my thoughts about money developed over the past 35 years in the financial planning profession as a Certified Financial Planner (tm). Financial Planning

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*Richard B. Wagner (Author of
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financial decisions, with
complete confidence. Our all-
female team is led by
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'Independent Financial
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*Home - Evolution Financial
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Such groups include people
whose age or health puts

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them at increased risk and those at greater risk because of socioeconomic factors (Exhibit 3). Communities with severe housing problems, unemployment rates, incarceration rates, poverty

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levels, and food insecurity
suffer 1.4 to 4.0 times as
many COVID-19-related deaths
as other communities.

*COVID-19: Implications for
business | McKinsey*

September 27, 2016. Mike

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Rost. From clay tablets to the cloud, accounting and finance have seen vast changes in tools, methods, and focus since their inception. But they continue to evolve in the face of a changing business

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