

Secret to Having Financial Independence Revealed in Financial Planner's New Book

By Rachel M. Anderson, Contributing Writer

(Twin Cities) – One of the biggest concerns of today's parents is raising children who will be able to take care of themselves and be happy. While you may think that's easier said than done, Heidi Helmeke, a Certified Financial Planning™ professional from the Twin Cities says it's simple really.

“All people need to do is focus on finding purposeful work and with it will come the security and hope that can help them achieve the ultimate happiness and self-wealth,” she said. Helmeke has spent the past 25 years designing financial strategies for individuals looking for a comfortable future for themselves and those they care about. In recent years, she has come to realize that those who focus on money and money alone are destined for failure.

“I'm worried about the future of my generation and the Millennials in particular because they don't seem to have a good grasp on things,” said Helmeke. “For many people it's all about stuff. It's all about fast and fun. Long term to them is maybe five years when it should be more like 15 or 30. The approach they are taking to life may not allow them to retire comfortably.”

In an effort to try and be part of the solution for her clients and others, Helmeke recently wrote the well-received book, *Self-Wealth: A simple, conscious path to a comfortable financial future*. Wise Ink Creative Publishing of Minneapolis released the book in May 2016.

When the story begins, financial planner Kate Walters is getting ready for a meeting with Alex and Jess Sutter, fictional characters the author based on a number of real people she has met. Alex is the son of Kate's long-time clients Clayton and Dorothy Sutter, baby boomers she has been working with for quite a while.

When she first meets Alex and Jess, it appears they are doing well financially. Alex has a good job, is wearing a Rolex and drives a Hummer. Jess is carrying a Louis Vuitton handbag; but as the conversation gets underway, Kate quickly learns the young couple is living way beyond their means.

Both of their kids go to private school. To pay for their expensive cars they tapped into the 401K from one of Alex's previous jobs, and they have thousands of dollars in debt charged to their credit cards. Yes, they are thinking about putting money away into 529 college savings plans for their kids, and are already contributing money to a 401K at Alex's current job, but they have very little in savings in case of an emergency.

According to a Google Consumer Survey conducted in Dec. 2015, Alex and Jess are not alone. Approximately 62 percent of Americans have less than \$1,000 in their savings accounts and 21 percent of Americans don't even have a savings account.

In a similar survey done by Bankrate.com, 26 percent of the respondents said if faced with an emergency they would raise the money needed by cutting spending elsewhere; 16 percent said they would borrow money from



SELF-WEALTH

HEIDI HELMEKE

Feature Article
RMA Publicity

family or friends; and 12 percent said that like Alex and Jess they would put the unexpected expenses on credit cards.

As the story continues, Kate helps the young couple realize the need to change their financial plan drastically. She is with them every step of the way as they find places to cutback, and ways to better invest their money.

In addition to telling a compelling story, the book also offers examples of how compounding interest works, illustrates how dramatic the losses are when you withdraw money from a 401K, and shows how quickly interest on credit cards that carry a balance can add up.

“The reason I wrote this book is because there has been a struggle with the baby boomers and their children in trying to figure out why their kids are not looking at finances the way they did. They are struggling because they feel they failed as parents, but they are doing exactly what their parents did. It’s just that the environment has changed—the rules have changed,” said Helmeke, who goes on to point out that now more than ever, finding purposeful work is going to be the key to a successful future.

“The most successful retirees I work with are those who planned what they were going to do in retirement, well before they got there. They are not working for money necessarily. They may be volunteering, but whatever they are doing it is purposeful,” said Helmeke.

In addition to pursuing work they really enjoy, Helmeke also says it’s important to be diligent about saving for the future, and not just in a retirement account, but in a savings account that can be accessed in case of an emergency. “I am hoping people will view my book as an easy resource for somebody to see finance in a different light. It makes a great gift for people to give their adult children and their high school-aged children to help them see the big picture,” said Helmeke.

The reviews coming in for the book have been very favorable. Rhoda Olsen, CEO, Great Clips said, “Heidi’s approach is compelling and meaningful. Measuring ‘wealth’ can be very different than what you may think, and taking the time to read *Self-Wealth* will create a more accurate view.”

Amy Florian, author, *No Longer Awkward: Communicating with Clients through the Toughest Times of Life*, and CEO of Corgenius said, “Through the story of an extended family’s journey, Helmeke explores issues of meaning, security, and purpose in life. *Self-Wealth* effectively serves to remind us of this timeless search in which we must all engage.”

Don Connelly, speaker, motivator, educator, mentor, and co-founder of Don Connelly & Associates said, “*Self-Wealth* is the ultimate guide to tending to your financial well-being. The benefit you will derive from reading this book is not simply borne of Helmeke’s knowledge; it is also borne of her wisdom. *Self-Wealth* will tell you exactly what you need to do to get where you want to go.”

Copies of *Self-Wealth: A simple, conscious path to a comfortable financial future* are available for purchase online at www.heidihelmeke.com, www.barnesandnoble.com and www.amazon.com. The book can also be ordered at fine bookstores everywhere.



SELF-WEALTH HEIDI HELMEKE

Feature Article
RMA Publicity

About the Author

Heidi Helmeke began her path in the financial arena at the age of 16 when she was hired as a bank teller. Her work experience continued while she was enrolled in the Pre-Dental Scholars Program at Marquette University. After two-and-a-half years, she realized her financial burden for college and then dental school would leave her with a tremendous amount of debt that, even with a dentist's income, she wouldn't be able to pay off until the age of 40.

She swiftly changed her degree to psychology. After college, Helmeke took another banking position, eventually working her way to vice president. When she was asked to create an investment department, she immediately found her new calling. Her work experience with clients helped Helmeke realize she wanted to assist them on a deeper level with their financial decisions. She went on to earn her Certified Financial Planner™ certification.



Since 1990, Heidi Helmeke has dedicated her career to designing personalized financial strategies for individuals looking for a comfortable future for themselves and those they care about. Helmeke is a CFP® professional practicing at an independent registered investment advisory firm in Minneapolis, Minn. She also has served as an instructor of employee benefits for some of the largest employers in the country and volunteers as an instructor on financial topics at local high schools.

Heidi Helmeke, her husband Rob, and their two children live in Minneapolis, Minn.

*EDITOR'S NOTE: This article is being offered for your use copyright free and cost-free. High-resolution photography is also available for free upon request. If you prefer to do your own story, contact Rachel M. Anderson, Publicist, to arrange an interview with Heidi Helmeke at 952-240-2513 or rachel@rmapublicity.com. A review copy of *Self-Wealth: A simple, conscious path to a comfortable financial future* is available upon request.*

-End-



SELF-WEALTH HEIDI HELMEKE

Feature Article
RMA Publicity