

Teaching Kids How to Save Today for Tomorrow is a Mission Brendan Houlihan

If this pandemic has shown us anything, it is that a great number of us are financially ill-prepared for an emergency, let alone a global crisis. Income and insurance losses, work hour cutbacks, bulk buying for lockdown preparations, pay reductions, huge stock market fluctuations, and general uncertainty in what lies ahead, are all creating great amounts of stress surrounding monetary stability moving forward.

Hard though it may be for a lot of people to think about financial planning at a time like this, it might just be the exactly right moment to begin, or to even take a second look at what your long term investment goals are and how well you're moving towards them.

Gaelic Park board member and volunteer, Brendan Houlihan, wants to help families save more for tomorrow, today! "I'm a financial advisor, like a GPS," explains the South Side native owner-operator of BFH Wealth Management LLC and the Learn to Earn Investment program for kids.

"I am a fiduciary who specializes in financial plans for individuals and families. As a fiduciary, I have an ethical and legal responsibility to put your interest first. My comprehensive approach starts by gathering financial information of where you and your family are at right now to help you determine the route to your investment goals and objectives. I am your financial GPS. The goal is to help families achieve financial security and save more for tomorrow, today!"

Houlihan also understands the importance of learning about financial health from an early age. Shaping these skills in children can be as, if not more, important than any other subject they will learn in these formative years. Financial literacy is a life skill that empowers children and their families to make rational and intelligent decisions.

"I introduced the Learn to Earn Investment program to St. Michaels in Orland Park, where my daughter attends school," he says. "I met with the principal and stressed the importance of introducing the concepts of financial literacy to children and teaching them the importance of it. The sooner they learn it, the more productive they will be in understanding how it works, and how they can make it work for themselves.

"With Principal Smith's approval and support, I was able to conduct classes at the school, pre-COVID 19. Now I am using Zoom twice a week, teaching kids the basics of financial literacy. Understanding the benefits of being an early investor and learning what would work for them and getting them to think about it. These future talented investors are really excited to share the information they are learning with their families and friends."

Covering a wide variety of topics, the program does not just dip kids' feet into the waters of financial planning but helps them start to critically think about the way money moves through their household and the economy. Growing their understanding this way teaches them to anticipate the markets and plan accordingly. "Kids do catch on, and they do understand the importance of being smart with their money."

“Understanding how to save more for tomorrow, today....is powerful!”

Focusing on the fourth to eight grade age range, Houlihan’s goal, like how he encourages his adult clients, is to teach them the importance of being disciplined and having consistency with their savings. Then, as they grow older and gain more earning power and responsibility, they are armed with the tools to make informed investment decisions.

Using a multi-faceted approach to advising individuals and families on their financial futures, Houlihan’s business specializes in money management, retirement plans, 401k plans, 529 college savings plans, among other topics. There are important and specific factors in reaching the goals you set for yourself and your family, and Houlihan spends time helping you comprehend these skills when managing your money.

“The way I look at it... as a Financial advisor, I provide an important role. I help families navigate towards their financial goals.”

Brendan Houlihan started his career in the Financial District in Chicago after graduating from Northern Illinois University. Houlihan began at the Chicago Board Options Exchange as a price reporter, followed by several years at the Chicago Board of Trade. He spent most of his career in interest rate futures market, and honed his skills with market makers, traders, and brokers. He served as an elected Commissioner at the Cook County Board of Review, where he supervised property tax analysts and facilitated seminars throughout the county to educate taxpayers on the appeal process, and was contracted by the Illinois Department of Revenue to market and modernize the property transfer tax recording process.

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For more information on Brendan Houlihan’s business, you can visit his website at bfhwealthmanagement.com, call him at (708)280-8753, or contact him by email at brendan@bfhwealthmanagement.com

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