

**[VeriPlan helps you to learn about scientifically valid personal financial planning and investment portfolio management practices](#)**

**Category : How VeriPlan Helps You To Plan Your Lifecycle Finances**

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Personal finance and investing can be baffling. You can try to learn what works and what does not work from the media or from the financial services industry, but this effort is largely futile. The media reports the financial news as an endless, unfiltered, and often contradictory financial information fire hose. To what should you pay attention? What can you ignore, and what should you ignore? The media does not know. They just report the news. The subjects of personal financial planning and investment portfolio management are complex and interrelated. The media's constantly shifting attention span and fleeting focus on events means that you rarely will find any comprehensive and scientific financial analysis in the media. Most often, people do not have access to disinterested and reasonably priced advice and information. Financial advisors are expensive, whether or not you pay them directly. Most competent advisors prefer to focus their attention on the wealthy who can more easily afford their services. People of more modest financial means often receive inferior &quot;free&quot; services. Many people find that these free financial planning services quickly focus on the sale of expensive and often inappropriate financial products and services. Because realized investment portfolio values will be known only in the sometimes very distant future, individual investors can hear both good and bad advice and have no way to tell one from the other. Unfortunately, securities investments do not have warranties. If your financial plan and investment portfolio fall short in the future, all you will have is an empty wallet, when it may be far too late for you to recover. To help you to take control of your own personal financial planning and investment management, VeriPlan's comprehensive and fully integrated financial calculators, investment calculators, retirement calculators, and other personal finance software functionality will automatically generate personalized lifetime projections for any family's particular lifetime financial affairs. VeriPlan's design and functionality reflects a strong belief that individuals will follow scientifically grounded, budgeting conscious, risk adjusted, cost effective, and tax efficient strategies, if someone automates all the calculations, as VeriPlan has. Financial planning education is a central objective of VeriPlan. VeriPlan contains extensive and integrated documentation that explains what VeriPlan does and why it does it. To promote your education about investment management and personal financial planning, VeriPlan is often linked to articles on *The Skilled Investor* website. *The Skilled Investor* website:

- a) provides an extensive collection of additional scientifically-based investment portfolio management and financial planning articles
- b) republishes much of VeriPlan's user documentation as articles for use by the general public
- c) provides detailed examples of how to use VeriPlan to analyze different types of financial and investment decisions
- d) maintains valid, current links for VeriPlan users to other financial information sources on the web.