



ATHENA

WEALTH STRATEGIES

COMMITMENT. WISDOM. GUIDANCE



Athena Goes Virtual

It's been a little over a year since the world got turned upside down, changing lives as well as the business environment. Fortunately, the pandemic did little to impede our ability to be there for our clients when they need us most. Athena Wealth Strategies already had several virtual tools available to us but during the past year we've built out our ability to serve clients from afar, adding a deeper level of service that will last beyond the current crisis.

While we can't wait to get back to being in the same room with our clients, we are excited that our virtual advisory tools enable us to provide the same high level of service when we aren't able to meet in person, whether due to distance, scheduling, or simply our clients' changing preferences.

The latest on this quarter's issue:

- ATHENA GOES VIRTUAL
- ESTATE PLAN PREPAREDNESS
- TEAM GROWTH
- PURCHASING YOUR FIRST HOME
(PANDEMIC EDITION)
- JOINING IN A PANDEMIC
- UPCOMING VIRTUAL EVENTS
- CONTACT US

Athena Goes Virtual (cont.)

While we've long had the ability to do WebEx screenshares and video conferences, we added Zoom which everyone concurs is much more user friendly. Clients can now schedule virtual meetings and phone calls using our online scheduling tool – see below to find each of our customized links. We've also expanded our planning portal allowing for clients to have their own login to track account values and expenses over time and review reports and presentations.

Zoom allows us to host Webinars and we're excited to introduce our first set of free virtual events featuring expert guest speakers. These will continue throughout 2021 and beyond with topics to include sustainable investing, long term care, Social Security and Medicare, estate planning and much more. You can register (or invite your friends) for our next two seminars today.

We're also expanding our social media presence for those of you who are interested in ongoing content and an occasional behind the scenes look. Check out Athena and our advisors on Facebook, Instagram, and LinkedIn!



Schedule a Meeting

Be sure to bookmark these links:



Julie VanTilburg

Co-Founder | Financial Planner

<https://my.timetrade.com/book/QXH71>



Maritza Rogers

Co-Founder | Financial Planner

<https://my.timetrade.com/book/XWDC2>



Robin Starr

Co-Founder | Financial Planner

<https://my.timetrade.com/book/S4P1J>



Bethany Borowsky

Financial Planner

<https://my.timetrade.com/book/ZGSJM>



Estate Plan Preparedness

by Julie VanTilburg



In the past year we've unfortunately seen many families lose someone and have to deal with the fallout. While proper estate planning won't erase the loss, it can make sure your documents really reflect your wishes and provide essential support to those important to you. Failing to review and update your estate plan can lead to the following:

- Life insurance policies and retirement accounts being left to ex-spouses, estranged family members, or simply to one's estate which increases expenses and time commitments to your heirs
- Trusts and beneficiaries excluding more recently born children and grandchildren
- Nobody knowing where the documents are kept, what bills are on auto-pay or which subscriptions to cancel
- Naming a power of attorney who is no longer close to you or no longer living. Or naming the right person, but not giving them the documentation they need to prove they can make decisions.

Some of these items - such as updating formal documents - require going through an attorney. Others require a couple of forms to update beneficiaries. Yet some of the most important are just about leaving informal instructions behind.

Nobody likes to think about death or paperwork, but part of our job is to make sure that you and your family are prepared for the worst, leaving those behind with the best possible outcome.

Reach out to us if you are concerned that your planning may not be up to date or for a complimentary copy of our digital Essential Family Preparedness Workbook to help walk you through what you need.



Team Growth

Athena Wealth Strategies has grown in 2021 with the addition of Maggie Ou as a Planner Assistant who joined the financial planning practice of Maritza Rogers, CFP®, CRPC and Bethany Borowsky. At Athena Wealth Strategies, we believe in commitment, wisdom, and strategy. Over the next year, Maggie is committed to working towards her licenses and training to become our team's next associate advisor. To learn more about Maggie, please check out her bio.

Wisdom comes in many ways and Athena is committed to advancing our team through education, research, and obtaining professional designations as well as growing our team to better serve all of you.

Bethany is currently working on obtaining her Chartered Retirement Planning designation (CRPC) and we have added Martha Lugo to assist our team with scheduling and client support.

HELLO! MY NAME IS

MAGGIE OU



About Me

My name is Maggie Ou! I graduated from San Jose State University in 2020 with a B.S. in Business Administration and Management. I am honored to be the new Planner Assistant for Maritza Rogers and Bethany Borowsky under Athena Wealth Strategies.

I look forward to developing my skills and collaborating alongside inspiring, like-minded peers and mentors!

Hobbies

In my free time, I enjoy:

- ☁ Exercising
 - Hiking, At-Home Workouts
- ☁ Solving Puzzles
 - Sudoku, Solitaire, Word Search
- ☁ Sightseeing / Traveling
- ☁ Watching Documentaries



The Mist Trail at Yosemite National Park



PURCHASING YOUR FIRST HOME (PANDEMIC EDITION)

by Bethany Borowsky

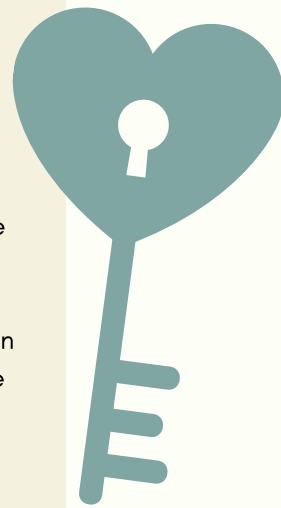
I've returned to my roots and have joined Robin Starr out on the east coast! Fortunately, with virtual meetings becoming the norm, I'm able to continue working with Maritza Rogers and expanding our practices together both in California and my new home state, Delaware. While this may seem like a bold decision, my situation isn't unique. We saw a huge boom in suburban real estate a few months into the Covid-19 pandemic as workers left their small city apartments for what I would call "the sweet suburban dream."

There were a couple of factors that made 2020 an opportune time to purchase a home in the suburbs. The first was that personal space was the hottest commodity of 2020. The second was that interest rates dropped on home loans to as low as 1.75%, which led to a huge demand in residential neighborhoods; something those living in the Bay Area are very familiar with.



Here is what I've learned from buying in a hot real estate market:

- Work with a realtor you trust. In the heat of the moment, we saw a house on Zillow in our dream location that was within our budget, so we jumped on the opportunity and contacted the listing agency. In retrospect, we would have much rather worked with an agent who we had vetted and knew was advocating for us rather than trying to push through a sale. For us, this may have meant more clarity in the process and possibly a new roof.
- Because of the competitive timing on the market, we wanted to offer cash up front, but our budget only allowed for a 20% down payment. Fortunately, my partner's parents were able to give us a short-term loan that we would refinance with a bank after our closing date. Our key takeaway from this was that this type of rate-and-term refinance requires a lot of research ahead of time. Banks have many stipulations surrounding delayed financing, and if you don't have the correct documentation, you may fall subject to a 6-month waiting period or high fees and interest rates associated with a cash out refinance. If you would like more information on this, please feel free to contact me.
- There is a reason flipping houses works, and that's because you pay a premium to get butterflies when you look at a house for the first time. Instead, think about buying the home with green shag carpeting and pink walls (we did!). If you're handy, you may even enjoy doing these renovations yourself. For my partner and I, we quickly discovered that we did not and found it worth our while to outsource these projects to professionals, while still saving money in the end.



JOINING IN A PANDEMIC

by Kaitlyn Zawada



Like so many of us, my 2020 did not go as I had originally planned. When I started with Athena as a Planner Assistant in July 2020, I planned to relocate to the Bay Area over the summer and begin working in our San Mateo office. However, with our office closed and safety concerns, these plans were postponed. Instead, I started work remotely in my hometown of Chicago where I have continued ever since. My visions of working in an office space were quickly replaced with the reality of working in my dining room. I think many of us can relate to operating in a less than ideal environment, but we make it work.

Despite the challenges of starting remotely, my concerns over this being a potential setback quickly subsided. In the same way Athena has adapted and prioritized staying virtually connected with clients, they also have strived to do the same within our team. Regularly scheduled Zoom calls, weekly planner huddles, and virtual training sessions are just some of the many ways Athena ensured that I became properly integrated within the team.

I've had the opportunity to virtually meet some of our clients in different stages of their lives. Some are preparing to purchase their first home, saving for their child's college expenses, or nearing retirement. By becoming better acquainted with clients and with the planning process, I've really gained a lot of insight from the experience, both from a professional and personal standpoint on what it takes to plan for those important milestones on the road to financial independence. I've enjoyed using our planning software to help illustrate the models we use to help our clients make financial - and life - decisions.

As this year progresses, I look forward to meeting more of our clients over Zoom and further developing my financial planning skills. I'm excited at the prospect of eventually meeting our California clientele in person and working with team members in the office once I'm able to relocate.



→ *Upcoming Virtual Events:*



Retire on Purpose
Beyond Financial Planning:



Creating The Life You Want

Wednesday, April 7th
at 12PM & 5PM PST

Use this link to register:
www.shorturl.at/einA2



EMPOWER THE
FEMALE INVESTOR

Wednesday, April 21st
at 12PM PST

Use this link to register:
www.shorturl.at/nCLR8

Visit Athena's website at: www.athenawealthstrategies.com

Contact Us



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