



CURRENTS

**Helping readers navigate the swirling forces
impacting their financial future.**

MARCH 2020

Welcome to the 1Q2021 edition of Currents! In this issue, we have selected a variety of interesting blogs authored by members of our advisory team. There is something here for everyone, and we trust these stories will help you kick-off 2021 in a positive way.

As always, we encourage you to check out our full blog library [INSIGHTS](#), where you can search for a specific topic of interest, or even search for more stories written by your favorite MCWS author.

If you have any questions or concerns that I can help with, please don't hesitate to contact me. I am happy to help in any way I can.

Happy Spring,

Why You Should Approach Your Child's College Choice Like Buying Your First Home

By [Frank R. Neiderhiser, CFP®](#)

Regional Manager and Financial Strategist



Saving for college is very hard. Add to that, concerns about growing tuition costs and the ongoing student debt crisis, and you face even more stress. You don't want your child starting his or her career with a massive debt burden, right? The key is to fully prepare for this financial decision -- just as you would for buying your first home. [Read more](#)

Do You Have an 'Iron Grip' on Successful Retirement Planning?

By [Brian Lipton, CFP®, CPA, PFS, AIF®](#)

Regional Director



If you're wondering if you will be able to live comfortably in retirement, you must first determine what "comfortable" means to you and the associated level of spending. No matter what the level, comfort increases with confidence in knowing pre- and post-retirement spending needs. [Read more](#)

Don't Let FOMO, Shiny Objects Wreck Your Financial Plan

By [Jay Williams, CIMA®, AIF®](#)

Financial Strategist



For many, the last 365 days as an investor have produced many emotions: fear, greed, panic, anxiety, euphoria, information overload — but none more powerful than the *fear of missing out* or FOMO. Because of FOMO, our likelihood of making decisions that are outside of our expertise, and/or not in line with our overall investment strategy, skyrockets. It's so important not to become blinded by the shiny objects. [Read more](#)

Sustainable Investing: What It Could Mean For Your Portfolio

By [Monica M. Garver, CPA, CFP®, AIFA®, CDFA®](#),

*Director of Retirement Plan Services
and Financial Strategist*



McKinley Carter introduces Sustainable Investing! This is the first in a two-part series of blogs around Sustainable Investing. Here, we review the origins of Sustainable Investing and define what ESG means from a portfolio perspective. [Read more](#)

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