

# Peace of Mind Through Education

*Financial Abundance, Inc.*

Paul Nichols, president of Financial Abundance, says that when the typical new client comes into his office, “they’re very tense and nervous. You can just feel it. But after a few meetings with us, their body language is completely different. By the third or fourth meeting there’s a little bounce in their step.”

What’s changed?

“It’s all about peace of mind,” he says, which can be achieved through education. That just happens to be the firm’s mission statement.

“Our ultimate goal is to enlighten and empower people through education,” says Nichols. “We believe education leads to clarity, clarity leads to confidence, and only with confidence can one achieve peace of mind. You’ll never have peace of mind unless you have confidence.

“With education, clarity and confidence, people will make good decisions,” he continues. “What we do is provide them with the coaching and tools to come to conclusions in the five main areas of financial planning: market returns and wealth accumulation, income planning, health care planning, strategic tax planning, and legacy and estate planning. We don’t need to make decisions for anyone if we can empower them to come to that conclusion themselves.”



*The Financial Abundance Team*

While that may sound like do-it-yourself investing, it’s certainly not. Rather, the financial advisors at Financial Abundance see themselves as coaches, not planners.

## Coaching Versus Planning

“Most planners do not get paid for being prudent, they get paid for selling products,” Nichols explains. “The media and financial community often push planning as a solution to all of the investor’s problems. But a coach helps you wade through all the complex issues involved in the investing process through regular sessions, both one on one and as a group. Ultimately, investing is a people problem and not necessarily a portfolio problem. The solution is a coach who will educate and enlighten, creating clarity and

confidence. We try to give people some level of control and understanding in a field where many people feel helpless.”

Nichols is the founder of Financial Abundance, a fee-only, registered investment advisor firm (RIA), with offices in State College and Lewisburg, Pennsylvania. It is a holistic financial planning firm offering services on Roth and regular IRAs, 401(k)s, retirement income, life insurance and estate planning.

Nichols has been working with individuals, families and businesses for over 20 years, including many Fortune 500 companies. He has educated tens of thousands of people through seminars, workshops and various international speaking engagements.

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“You don’t need to know everything if you have a coach teaching you a few right things,” says Nichols. “There is not a lack of information in society today, but, rather, a lack of direction. And that’s exactly what we’re bringing to the table.”

2134 Sandy Drive, Suite 1  
State College, PA 16803  
814-867-5745

Financial  
**Abundance**  
EDUCATION • CLARITY • CONFIDENCE

23 North Derr Drive, Suite 20  
Lewisburg, PA 17837  
866-867-5745

[www.FAIcoach.com](http://www.FAIcoach.com)

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