OUR VISION OF FINANCIAL WELLNESS

We believe that expert financial planning should be available to available in as unbiased form as humanly possible aligned with our clients' values, acting as fiduciaries to place our clients' needs first, with professional planning provided not being tied to purchasing financial products, and to use our expert professional advice to help those from more disadvantaged communities empower themselves financially.

FULLY INDEPENDENT

Divergent Financial Planning is fully independent and not aligned with any financial institution, insurance company, trust company, or agency. We do not sell any financial products, mitigating conflicts of interest. As fiduciaries, we always act in the best interests of our clients.

PO Box 21008
Lethbridge, AB, Canada
(Treaty 7 Territory)
T1K 6X4

CFP® and Certified Financial Planner® are trademarks owned by Financial Planning Standards Board Ltd. and used under license.

First Time Home Buyer Planning Package



Are you a first-time home buyer? Afraid that interest rates may keep you from becoming a first-time home buyer? Unsure of all the costs associated with buying your first home?

Let Divergent Financial Planning help with our First Time Home Buyer Planning Package.

To help plan for your first home purchase, we will work together to craft a plan that:

- Looks your current financial picture,
- Educates you on the costs and steps involved for buying a home,
- Reviews the best options towards saving up towards your first purchase and other financial goals,
- Educates you on the risks associated with home purchasing and strategies to protect you and your loved ones,
- Informs you of your tax obligations as a homeowner,
- Gives you a blueprint towards achieving your financial goals.

We work on a fee-for-advice-only basis, to ensure your plan is aligned towards your best interests. To be eligible, you must also be eligible for the RRSP Home Buyers' Plan as per CRA guidelines.



DREW ADAMICK, CFP® has over 10 years of experience providing professional financial advice and planning for Canadians. Having worked for banks, credit unions, investment dealers, and insurance agencies, Drew is able to provide expertise to help you make informed financial decisions.

Drew and Divergent Financial Planning work on a fee-for-advice-only basis, accepting no commissions or referral fees.