



## ANDREW FORAY, CFP® PLANNING ASSOCIATE

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My NET WORTHWHILE™ is working with advisors to help make a difference in clients' lives so they can focus on what they feel is most important in life.

With a keen eye for detail and dedication to wealth stewardship and education, Andrew works with advisors to build individualized solutions for complex financial planning scenarios so clients can make informed, goal-aligned decisions. He has experience providing comprehensive financial planning and investment management to high-net-worth families. Working with pre-retirees and spouses, he's assisted with cash flow planning, withdrawal strategy, tax efficiency, and healthcare planning while coaching them through this major milestone to help them feel financially and emotionally prepared.

Andrew has his Bachelor's Degree in Finance with a specialty concentration in Personal Financial Planning from Virginia Tech, and is a CERTIFIED FINANCIAL PLANNER™.

He has served underprivileged elementary school students through Heart Math Tutoring, and he is a lifelong learner passionate about economic empowerment and physically, emotionally, and spiritually optimizing his health. He loves staying active, whether on runs and hikes or lifting weights and playing sports.