

Financial Consultant and Author Thomas W. Young to be Featured on Close Up Radio

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/EINPresswire.com/ -- The CFO of a business manages the cashflow and ensures money stays productive. Why don't we do this in our personal finances?

Thomas W. Young is an experienced registered financial consultant, certified senior advisor and author of *The Family Money Farm – The CFO Project*.

“People believe because I’m in the financial business than I’m a financial planner like everybody else,” says Young. “Nothing could be further from the truth. I teach people how to become the bank of their own life.”

Young’s banking concept uses dividend-paying whole life insurance as a holding tank to accommodate cash.

“I teach people how to accumulate money and develop what I refer to is a warehouse of money that you have complete access to,” says Young. “I look for people that want more.”

The only definition of retirement is passive residual income equal to or greater than your current lifestyle, says Young. You can't wait until the day you retire to turn the pile of capital you've been accumulating into cashflow income that's guaranteed to last longer than you and leave a legacy to your children.

“The financial world tells you to pile up your money with them, but almost nobody makes any money over a long period of time,” says Young. “And how much access do you have to that money? If you're putting all of your discretionary savings in that position, how do you buy a car? You have to take on debt.

Contrary to popular belief, Young says 401ks are the primary cause of debt in America.

“If you had 50% of your gross annual income and capital that you could access without penalties, costs, fees, government involvement, would you ever have to run a credit card balance?”

Young has been involved in the financial business for more than 40 years. He started off selling life insurance door-to-door, eventually rising to become one of his firm’s elite agents.



But he later founder himself in dire straits, hundreds of thousands of dollars in debt, and with no confidence. That's when Young discovered Napoleon Hill's Think and Grow Rich.

"You made all the decisions in your life that brought you to this moment in time," says Young. "If you don't like where you're at, something has to change. That was the beginning of the journey of growing my confidence back."

Today, Young is host of the radio show The Financial Coach on the WBVP-WMBA radio station. He says his ideal clients are conservative, family-oriented, business-oriented, good people.

Says Young: "I have a goal in life very to touch a million lives before I die."

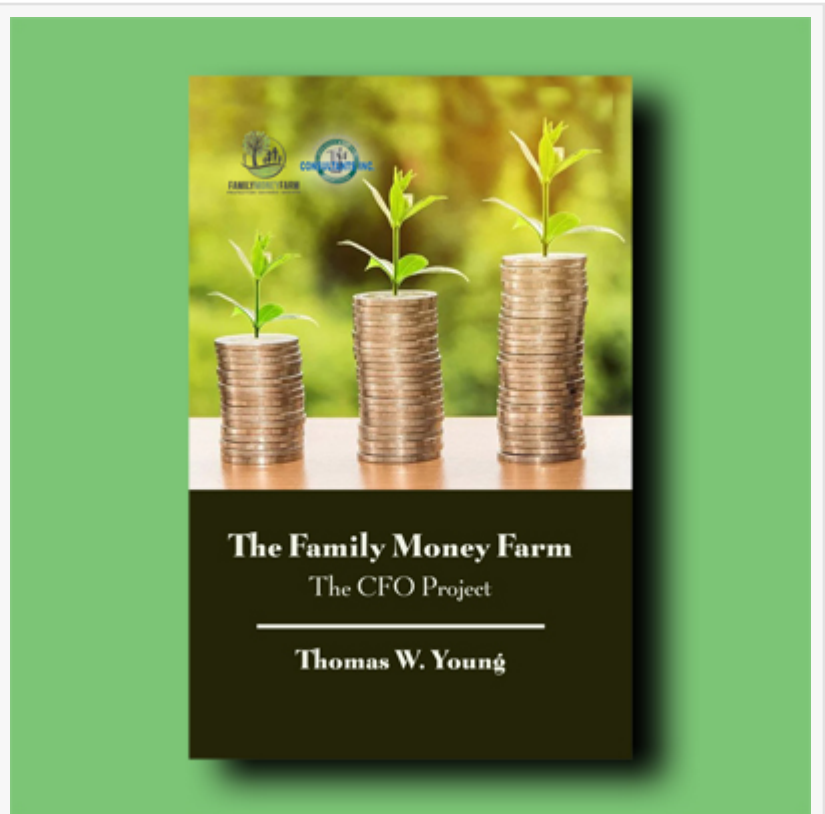
Close Up Radio will feature Thomas W. Young in an interview with Jim Masters on March 11th at 10am EDT.

Listen to the show on [BlogTalkRadio](#)

If you have any questions for our guest, please call (347) 996-3389.

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Lou Ceparano
Close Up Television & Radio
+ +1 (631) 850-3314
[email us here](#)
Visit us on social media:
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