

George A. Lock, Jr.

George is a partner in *Principled Money Management LLC*, a service providing senior citizens with help in budgeting, bill paying, long-term financial forecasts, and financial organization.

The work done by *Principled Money Management* depends on specific client needs. The scope of their work generally includes any of the following:

- Bill paying, including calls regarding incorrect bills,
- Balancing checkbooks and reconciliation of bank statements,
- Preparing and delivering bank deposits,
- Budgeting,
- Organizing tax documents and related paperwork,
- Negotiating with creditors,
- Deciphering medical insurance paperwork and verifying proper claim processing,
- Providing referrals to legal, tax, and investment professionals,
- Assisting with plans for moving to a retirement community or nursing facility,
- Acting as power-of-attorney,
- Maintaining client's financial calendar,
- Preparing reports:
 - Cash flow,
 - Spending vs. budget,
 - Investment performance,
- Investment tracking:
 - Portfolio analysis,
 - Reconciliation of brokerage reports,
- Long-term net worth and cash flow forecasts,
- General organization assistance.



George has B.S. and M.S. degrees from the College of William & Mary in Williamsburg, VA. He is an active member of the Advisory Committee for the United Way of Chester County's Financial Stability Partnership. He is also a member of the American Association of Daily Money Managers. From 2004 to 2010, George was on the Board of Directors of the United Way of Southern Chester County, serving on the Allocations Committee, Finance Committee, and Campaign Committee of the Board.

From 1975 – 2008, George was a chemist, then a senior project manager in the Research & Development Department of Hercules Incorporated, Wilmington, DE.