

James F. Ludwick, CFP®
President, MainStreet Financial Planning, Inc.

James F. (Jim) Ludwick, President of MainStreet Financial Planning, Inc., is an hourly, Fee-Only financial planner based in Odenton, Maryland. Odenton is conveniently located near the major Maryland population centers of Baltimore and Annapolis and the District of Columbia.

The firm provides:

- Financial Planning
- Financial Counseling including Federal Civilian and Military Benefit Options
- Investment Advice including Stocks/Bonds/Mutual Funds & Income Real Estate
- Seminar Presentations
- Health Insurance claim problems
- Pension Plan and Other Vendor Selection Advice
- Budgeting Counsel
- Life, Health & Disability Insurance Advice
- Advice on other related financial topics

MainStreet Financial **does not sell products or manage assets for a percentage fee**. All services are rendered commission-free, on an hourly as-needed basis. Mr. Ludwick is skilled in the development of creative and/or alternative strategies to achieve financial goals. His focus is on providing professional, unbiased advice – at the client’s request – much like the hourly, as-needed services provided by a dentist, doctor, attorney or CPA. Periodic checkups and preventative care are critical to maintaining good financial health, just as they are to maintaining good physical and dental health.

Mr. Ludwick has been a part of the financial services industry since 1988. A graduate of the University of Minnesota’s Masters Program in Healthcare Administration, Mr. Ludwick earned the right to use the CFP® marks of distinction from the CFP Board of Standards in 1999. He also has a M.S. in Management from Troy State University (Alabama). His undergraduate education is from the University of Arizona in Public Administration (B.S.)

Retiring from the United States Air Force after serving the majority of his 21-year career as a hospital administrator, Mr. Ludwick briefly entered civilian healthcare as an assistant hospital administrator in Santa Barbara, California. He left health care to enter the investment world, first in commercial real estate and subsequently the life insurance and mutual fund businesses. After working as an investment counselor in the trust department of two California banks, he became a regional vice president covering the Mid-Atlantic States for an international investment firm headquartered near San Francisco, California.

Mr. Ludwick’s wife, Carol Ludwick, who also happens to be a Registered Nurse, frequently assists him in his business. They have three grown children and enjoy spending their free time in and around beautiful Anne Arundel County.

Contact Mr. Ludwick at 410-695-1556.

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