



Name _____

Appt. Date _____

Financial Planning Checklist

It is important to understand your full financial picture to develop a financial approach that aligns with all your goals and objectives.

Please take a few moments to review the topics and related questions below. Check off any items that you would like to discuss concerning your financial future. I may have more information on how best to prepare for whatever lies ahead.

Retirement Planning

- How much do I need to save for retirement?
- Will I have enough money to last through retirement?
- How much of my income will be guaranteed in retirement?
- When is the best time to begin collecting social security?
- Since I am retiring soon, how should I prepare?
- How do I manage all of my retirement plans?
- What should I do with my employer retirement plan?
- Can I cover the expenses of long-term care?

Education Planning

- When should I start planning?
- How much do I need to save for college?
- What is the best way to save for college?
- How does my state 529 plan compare to other states' plans?

Financial Basics

- How can I simplify my financial life?
- What are ways I can do a better job budgeting?
- How much should I be saving?
- How can I reduce my debt?
- How can I minimize what I pay in taxes?
- How can I keep my records safe and organized?
- What are ways I can approach financial discussions with my family?
- How can I teach my kids about money?
- How do I help a young adult establish a financial strategy?
- How do I know if I have too much of my assets in one stock?

Milestones

- I am getting married. How do we manage our household finances?
- I am expecting a child. What are ways I can prepare for his/her arrival?
- I am getting divorced. What happens to my assets?
- What should I consider when changing jobs?
- What happens to my 401(k) when changing jobs?
- What should I consider if I am laid off?
- How can I protect my family in the event I can no longer work due to injury or illness?
- How can I protect my family if I were to die prematurely?
- How can I help my aging parents?
- What should I do when a loved one dies?
- What are ways I can help my recent college grad transition into the workforce?

Estate Planning

- What do I need to know about estate planning?
- How do I ensure my family will be secure if something happens to me?
- Can I create and control an inheritance for my children?
- How do I address potential estate taxes?
- What information should I share with my beneficiaries, and when?
- How do I leave assets to minor beneficiaries?
- What are ways for me to provide to my favorite charity? ■

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