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Here are some general questions to get you into the mood of thinking about your finances. Maybe some of them will help you to be able to state your goals more clearly. They are included to help you focus. Discuss any of them with me if you feel it will help.

General Questions:

- Are you living within your means?
- Do you currently have any financial concerns?
- What is your career goal? (e.g., What position do you think you will hold in five years?)
- Do you anticipate any raises, promotions, career changes in the coming year?
- What is a conservative estimate of your base salary for the next five years?
- Is anyone providing you with financial advice at this time? (retirement specialist, accountant, broker, insurance agent, lawyer, estate planner, etc.)
- What are your immediate financial goals? The long term goals? Make a list of anything that occurs to you.
- Would you consider altering your present lifestyle to achieve your financial objectives?
- Do you currently have a monthly savings plan?
- Which assets are earmarked for future use?
- Are you planning a remodel of your home?
- Do you anticipate the purchase of a new auto, appliances, boat, or other major expenses in the next three years?
- Do you anticipate selling your home over the next five years?
- Are you a veteran of military services?
- What one thing must happen for you to feel confident about this financial planning process?
- Do you want to expand you current standard of living?
- Have you thought about what age you would like to retire?
- Are you expecting an inheritance?
- Do you have a concern that a disability would severely alter your standard of living?
- Do you anticipate having to care for elderly parents or other relatives?
- Are you supporting anyone besides yourselves? (children, parents, friends, etc.)
- Do you have a will? A trust?
- Are you doing everything possible to reduce your tax burden?
- What steps have you taken to provide for your children in case of your death?
- Are you expecting to help pay for anyone's college education?

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Money Attitude Questions To Think About:

- How do/did your parents handle money?
- How did you learn about handling money?
- When you were growing up, what economic category did your family fall into: high income, middle income, low income?
- How well do you handle money?
- Who makes the final decisions on large purchases?
- Do you spend money impulsively?
- If you won a million dollars, what would you do with it?
- Are you satisfied with the way you have handled your money up to now?
- Do you get emotional or anxious when making decisions involving money?
- Do you ever feel out of control with money?
- Are you a saver or a spender?
- How would you change your money habits if you had a chance?

Below is a list of documents and papers that I will want to have available during our initial interview. If you don't recognize some of the items, don't worry about it.

- Pre-nuptial agreements
- Insurance Policies (life, disability, health, dental, vision, homeowners, auto) and amount of premium paid.
- Last year's Income tax returns
- Mortgage payment booklet- (final loan papers with the following info: amount of original loan, interest rate, term of loan, closing costs)
- Info on rentals you own
- Check book register or list of amounts spent over the past few months-so we can annualize it.
- brokerage statements
- mutual fund statements
- info on bonds
- Master Limited Partnerships
- Certificates of deposit (Cds) rate and term
- IRA statements
- Keogh, SEP IRAs
- 401k, TSAs, or 403(b) plans
- variable annuity contracts and latest statement
- retirement account statements and plan explanation id available
- checking and savings account balances
- money market funds
- last payroll check stub of this year and last stub of Dec 1996
- EE bond certificates, or other savings bonds
- any other loans you owe (student loan, consumer loan, bank loans, private loans etc.)
- copies of promissory notes for money owed to you
- wills or trusts
- list of approximate value of furniture, jewelry, auto, art, silver, collectibles, antiques, bikes, tools of trade or hobby, computers and related equipment, etc., + anything not permanently connected to the house
- list of any business assets
- auto loan statement so we know what interest you're paying and the balance of the loan
- copy of your recent credit card statements to see interest rate charged and the balance on the card-what annual fee do you pay to keep the credit card?

General Investment Questions: VP=very important I=Important N=Not Important

Income now-------
Income at retirement-------
Income tax deferral-------
Income tax deduction-------
Growth of my money-------
Freedom from management-------
Liquidity-------
Safety of my principal-------
Inflation protection-------
Diversification-------

- Do you have investments that you are satisfied with? Unsatisfied?
- Which investments would you not want to sell or reposition?
- On a scale of 1 to 5 (with 5 being an ability to accept a high degree of risk) how would you rate your risk tolerance?
- Is your answer to the above question due to lack of knowledge about available investment options?
- Do you consider your current investments to be adequately diversified?

In the space below list your financial goals (or any thing else that you want help with.)

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