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As you think about it, discuss it between yourselves, and/or interview other financial planners, you'll become more focused about your financial goals. Here are some general questions to get you into the mood of thinking about your finances. I've also included a Financial Planning Disclosure.

#### **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?
- Do you and your partner share all the details of your financial affairs?
- How do you feel about your partner's investment ideas?
- Is anyone, other than your partner, 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 your 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?
- Are you doing everything possible to reduce your tax burden?
- What steps have you taken to provide for your partner in case of your death?
- Are you expecting to help pay for anyone's college education?

#### **Money Attitude Questions:**

- 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?
- Who handles the monthly bills?
- Do you pool your checking accounts or do you have separate accounts?
- How well do you handle money?
- Who makes the final decisions on large purchases?
- Do you spend money impulsively?
- How do you feel about your partner's money habits?
- 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.**

- 403(b) plans, 401k or TSAs
- Any other loans you owe (student loan, consumer loan, bank loans, private loans etc.)
- Auto loan statement so we know what interest you're paying and the balance of the loan
- Bonds
- Brokerage statements
- Certificates of deposit (CDs)
- Check book register of list of amounts spent over the past few months-so we can annualize it
- Checking and savings account balances
- Copies of promissory notes for money owed to you
- 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?
- Domestic Partner or Pre-nuptial agreements
- EE bond certificates, or other savings bonds
- Info on rentals you own
- Insurance Policies (life, disability, health, dental, vision, homeowners, auto)
- IRA statements
- Keogh, SEP IRAs
- Last year's Income tax returns
- List of any business assets
- 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
- Master Limited Partnerships
- Money market funds
- Mortgage payment booklet- (final loan papers with the following info: amount of original loan, interest rate, term of loan, closing costs)
- Mutual fund statements and prospectuses
- Recent payroll check stub from this year and last stub of Dec 1999
- Retirement account statements and plan explanation id available
- Variable annuity contracts and latest statement
- Wills or trusts

**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 0 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 anything else I can help you with.)

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