

General Principles of Financial Planning

Cash Flow Management

1. Alignment of Spending With Values and Goals
2. Allocating and Bucketing Cash by Goal
3. Analysis of Changing Jobs/Salary
4. Analysis of Ways To Provide Financial Support for Adult Children or Aging Parents
5. Car Buy Vs Lease Analysis
6. Divorce Cash Flow Analysis
7. Emergency Fund Planning
8. Expense Analysis To Find Forgotten/Unneeded Expenses
9. Home Buy Vs Rent Analysis
10. Optimize Returns on Cash Holdings
11. Planning for a Sabbatical
12. Planning for an International Move
13. Review Personal Credit Cards and Rewards
14. Setting Cash Balance Targets
15. Vacation Home Planning

Debt Management

16. Creating a Total Debt Payoff Plan
17. Debt Payment Allocation
18. Federal Student Loan Debt Analysis and Planning/Consolidation, Using IDR/PSLF
19. HELOC Analysis
20. Home Mortgage Refinance Analysis
21. Intra-Family Loan Planning
22. Mortgage Comparison/Analysis When Buying A Home
23. Refinancing Credit Card Debt
24. Refinancing Student Loan Debt
25. Reverse Mortgage Analysis

Education Planning

26. 529 Plan Comparison Analysis
27. Discussing College Financial Aid (Merit and Need-Based) and Strategies
28. Funding Strategy With 529, UTMA, Taxable Accounts, and/or Roth IRA
29. Support Filling Out the FAFSA Form

Insurance Planning

30. Analysis of Current Permanent Insurance Policies
31. Curation of Insurance Professionals
32. Disability Insurance Analysis
33. HDHP With HSA Vs Low-Deductible Health Insurance Analysis
34. Homeowner's Insurance Analysis
35. Life Insurance Coverage Needs Assessment
36. Long-Term Care Insurance Analysis
37. Medicare Analysis
38. Review Auto Insurance Coverage
39. Umbrella Insurance Analysis
40. Workplace Open Enrollment Period Benefits Planning

Investment Planning

41. Asset Allocation Analysis/Adjustments
42. Asset Location Analysis/Adjustments
43. Creating Investment Policy Statements
44. Employee Stock Purchase Plan Analysis
45. Handling Concentrated Stock Positions
46. How To Invest an Inheritance/Windfall
47. Moving To Lower-Cost Investments
48. Paying Off Margin Interest Balances
49. Rebalancing Execution
50. Rental Real Estate Analysis
51. Withdrawal Strategies

Tax Planning

52. Adjusting Strategies for Changes in Tax Policy
53. Adjusting Tax Withholding/Allowances
54. Analyzing Options To Maximize QBI Deduction
55. Capital Gains Harvesting Analysis
56. Charitable Giving Location Planning (DAF, Appreciated Stock, etc.)
57. Curation of Tax Professionals
58. Leveraging College Tax Credits
59. Reviewing Annual Tax Return
60. Roth Conversion Analysis
61. Standard/Itemized Deduction Analysis
62. Stock Option Planning
63. Strategies for Accelerating/Deferring Business Income
64. Tax Bracket Management/0% Gains Harvesting
65. Tax Credit Analysis/Opportunities
66. Tax Loss Harvesting Analysis

Retirement Planning

67. Analysis of How Much To Contribute to Retirement Accounts Each Year
68. Analysis of Roth Vs Traditional 401(k) Plan Account
69. Considering Backdoor and "Mega" Backdoor Roth IRAs
70. Coordinating Income With Tax-Sensitive Items (e.g., Medicare Premiums)
71. Defined Benefit Pension Claiming Analysis
72. Determine When Clients Can Retire
73. Helping Clients Avoid Financial Fraud
74. Planning for Housing Transition (CCRC, etc.)
75. Retirement Cash Flow Analysis
76. Retirement Lifestyle Goal Planning/Guidance
77. Retirement Plan Distribution Option Analysis
78. Review Annual Social Security Statements
79. RMD Planning/Execution
80. Safe Withdrawal Rate Analysis/Retirement Income Strategies
81. Social Security Claiming Analysis

Estate Planning

82. Business Succession Planning
83. Federal Estate Tax Planning/Analysis
84. Funding of Trusts/Re-Titling of Assets
85. Gift Planning
86. Guidance on Creating/Reviewing the Advance Directive
87. Guidance on Creating/Reviewing Healthcare Proxy
88. Guidance on Creating/Reviewing Power of Attorney
89. Guidance on Creating/Reviewing Will
90. Guidance on Pre-Nuptial Agreements
91. Recommendation/Curation of Estate Attorneys
92. Review Bequest Planning
93. Review Potential Trust Options
94. State Estate Tax Planning/Analysis
95. Surviving Spouse Analysis After the Death of a Client

Psychology of Financial Planning

96. Developing and Envisioning Financial/Life Goals
97. Financial Coaching for Implementation of a Plan
98. Identifying Money Scripts
99. Offering Peace of Mind by Tracking Financial Life
100. Support Overcoming Financial Biases
101. Support Overcoming the Investment Behavior Gap