Understand your financial situation, goals, risk tolerance, and personal values.

Personal and Family Information

- **Can you tell me about your family?**
- **Tell me about health, yours and families?**
- **Who are you financially responsible to?**
- **What stressors keep you up at night?**
- **Do you own or rent?**
- **Do you combine bank accounts with your partner?**
- **Do you have any dependents? If so, what are their ages and financial needs?**
- **Are there any major life changes you predict for the future?**
- **Do you have an attorney, accountant, or insurance agent (names and contact info)?**
- **What are you passionate about in life?**

Financial Situation and Goals

- **What are your financial concerns?**
- **What has your relationship with money been like?**
- **What are your financial goals? Short Term? Long Term? (e.g., retirement, buying a home, education for children, travel, vehicles, leisure)**
- **What is your time frame for each of these goals?**
- **How do you prioritize these goals?**
- **What is your net worth?**
- **What is your debt?**
- **What is your income?**
- **What are your expenses?**
- **What do you hope to gain from financial planning?**
- **What is the latest update on your current financial situation?**

Income and Expenses

- **What are your sources of income?**

- **Can you provide details about your monthly and annual expenses?**

- **Do you have any large, upcoming expenses?**

Assets and Liabilities

- **What are your current assets? (e.g., real estate, investments, savings)**

- **What are your current liabilities? (e.g., mortgages, loans, credit card debt)**

- **Do you have any other financial commitments or obligations?**

Investment Preferences

- **What is your experience with investing?**

- **Are you invested in the stock market?**

- **What is your risk tolerance? (How comfortable are you with the possibility of losing money in investments?)**

- **What type of investment portfolio loss would make you nervous?**

- **Do you have any specific preferences or restrictions regarding investments?**

Insurance and Protection

- **What types of insurance do you currently have? (e.g., health, life, disability, property, umbrella, auto…)**

- **Do you feel adequately protected in case of an emergency or unforeseen event?**

Retirement Planning

- **At what age do you plan to retire?**

- **What does retirement look like to you?**

- **What amount of annual expenses will you have in retirement?**

- **What is your expected source of income during retirement?**

- How much do you think you will need to retire comfortably?

Tax Planning

- Are you aware of your current tax situation?

- Do you have any tax-advantaged accounts? (e.g., IRAs, 401(k)s, Roth)

- Have you considered any strategies for minimizing your tax burden?

Estate Planning

- What legacy would you like to leave?

- Do you have a will or estate plan in place?

- Do you have a financial power of attorney?

- Do you have a medical power of attorney?

- Do you have a living will?

- **What are your wishes regarding the distribution of your assets?**

- **Do you have any trusts or other estate planning vehicles?**

Financial Attitudes and Behaviors

- **How do you feel about your current financial situation?**

- **What did you learn about money and credit growing up?**

- **What are your thoughts on debt?**

- **What are your tendencies on how you spend? Are you a saver or spender? How's it make you feel?**

- **What are your biggest financial concerns or worries?**

- **What has been your experience with financial planning or advisors in the past?**

- **What are your thoughts on giving?**

Current Financial Planning

- **Do you have a budget or spending plan?**

- **Do you have an emergency fund? If so, how many months of expenses does it cover?**

- **What do you like to spend your fun money on?**

- **What was the last exciting purchase you made?**

- **Do you track your credit score?**

- **What tools / resources do you use to manage your money?**

- **Are there any financial habits you would like to change or improve?**

Miscellaneous

- **Are there any other financial issues or concerns that we haven't discussed?**

- **How do you prefer to communicate and receive updates? (e.g., email, phone, internet Teams meetings)**

- **Do you listen to any Financial Podcasts or books about money?**

- **What are your expectations from this financial planning relationship, short-term? long-term?**