

Assessments

Identify and assess your "system"

- Have you reviewed the "basics" (i.e. your bill paying system and information gathering)? Do you know your numbers: your inflow, outflow and balances?
- Is your "set-up" as simple as possible? Or are you weighed down by complexity?
- What is your level of knowledge? Can you distinguish between what you think and what you know? Do you rely on a team of advisors, friends, family?
- Are you equipped to make all financial decisions, or do you have help? Have your prior decisions had a positive or negative impact on your financial situation?
- Have you documented the changes you need to make based on your assessment?



Review and document what occurred since your latest check-in

- What changes to your family, business/job, or outlook need to be addressed?
- What results from last year related to your taxes, financial decisions, opportunities, and obstacles are significant to document?
- What are your cash and investment balances?
- How would you summarize your spending vs. inflow? Was it net positive or negative?
- Have any changes occurred related to your methods of banking?
- Is there anything significant to note related to your prior year tax returns?
- Have any opportunities or obstacles arisen?

Summarize and document any changes you experienced recently in common financial areas

- Have you assessed and evaluated any new risks regarding your health, age, and/or insurance?
- Do you have any pertinent estate issues to consider? If so, what is the status and relevance of your latest legal documents?
- Do you have any retirement plans or goals to document?
- Do you have any taxable investment accounts?
- Have you contemplated any required changes?
- Have you identified and documented those changes?

Look ahead and document

- Have you identified any important matters on the horizon? Did you discuss or document your financial goals for next year, for the next 3 year, or for the long-term (5-10 years)?
- Have you identified any obstacles to achieving your goals?
- What are your expectations, goals, obstacles regarding your career or business prospects?
- What do you want to accomplish? Is there anything you want to conquer? What do you want to eliminate?
- What changes do you need to make about how decisions and opportunities are handled?