

Essential Planning – Building Our Future

Our ongoing financial planning relationship will address all areas of your financial life. Below is a list of many, but not all, of the questions that individuals, couples, and families face.

Goal Creation and Prioritization

- Have you thought about when you'd like to retire?
- Have you thought about your next big purchase?
- Do you have an Emergency fund?

Income Planning

- Do you make enough money to support your goals?
- Are you shifting careers?
- Do you fall short each month or come out ahead?
- How should you direct excess cash?

Expense Management

- How can you create spending that works?
- Do you have enough money in an Emergency Fund?
- What is the best system to keep track of your spending?
- Will you have to support your parents as they age?

Tax Planning and Preparation

- How will marriage, children, or life changes impact your taxes?
- Are there tax strategies available to you?
- Are you correctly reporting your income, deductions, and credits annually?
- Are you maximizing your deferral buckets?

Debt Management

- How do you prioritize your debt payments?
- Should we consolidate or refinance any debt?

Investments/Education/Retirement

- How do you decide where to allocate investment money each month?
- Should you consolidate your accounts?
- How are your investments performing?
- What is your investment strategy given your goals?
- Are you saving enough for college expenses?
- When should you open and fund a 529 Plan?
- How much money do you need when you retire?

Employee Benefits

- What benefits make sense to use?
- Are you maximizing your deferral options?
- What should I do with my stock options?

Insurance

- How much life insurance do you need?
- How much protection do you need?
- Should you have disability insurance?
- Do you need an umbrella policy?

Estate Planning

- Do you need a will or a trust, or both?
- Have you named a Guardian for children?
- Have you enacted Powers of Attorney?
- As a business owner, what should you be thinking about?

Housing

- How do you pay for a larger home?
- Is it time to refinance?
- How much can you afford to spend?
- Does it make financial sense to remodel?

Fun Forecasting

- What are you doing to enjoy your life?
- How much will you need for that next big vacation?