

# Financial Life Checkup

Use this worksheet to determine which area of your financial life you could improve upon

Satisfaction Level



## Financial Management and Cash Flow Planning

1	with my ability to meet my financial obligations	
2	with the income my current job or career provides me	
3	with my spending habits	
4	with the spending habits of my family members	
5	with managing my debt	
6	with my personal financial record keeping and management	
7	with managing to maintain an adequate emergency fund	
8	with my ability to maintain my current lifestyle (cash flow)	

## Investment Planning & Asset Allocation

9	with the amount of money that I save and invest on a regular basis	
10	with the investment decisions I have made in the past	
11	with the types of assets I currently hold	
12	with the level of tax-efficient income that my current portfolio will provide in retirement	

## Retirement Planning

13	with my ability to meet my long-term financial goals under my current financial plan	
14	with the level of income my current savings will provide me	
15	with the anticipated timing of your retirement	
16	with the strategy(s) I have in place to minimize my income tax on retirement income	

## Risk Management / Benefits / Insurance Planning

17	with the amount and types of insurance protection I currently have	
18	with my ability to protect my current cash flow	
19	with the level of employee benefits I receive	
20	with the financial security of my family should something unexpected or catastrophic happen to my health	

## Estate Planning

21	with my plan for protection and transfer of my assets	
22	with my estate tax reduction strategy	
23	with liquidity of estate provided to heirs	
24	with my current will and power of attorney	

## Tax Planning

25	with the amount and timing of income taxes paid	
26	with my current income tax reduction strategy	
27	with my use of strategies to defer, minimize and/or shelter my income and assets from tax	

## Your Unique Situation

27	with my level of charitable giving	
28	with my ability to manage my financial plan	
29	with my current level of financial education	
30	with how I respond or react to difficult financial circumstances	
31	with my ability and willingness to communicate about finances	
32	with the level of meaning my finances bring to my life	
33	with how my finances affect my personal relationships	
34	with the overall relationship I have with my financial advisor	

Name \_\_\_\_\_

Date \_\_\_\_\_