



PERSONAL FINANCIAL ANALYSIS

HOUSEHOLD INFORMATION

Client Name _____ M/F _____ Age _____ DOB _____

Address _____ City/State/Zip _____

Phone _____ Email _____

Spouse Name _____ Phone _____ Email _____

Child Name _____ DOB _____

Child Name _____ DOB _____

The most important step in financial planning is also the most fun step! Take some time to look at all the things that you want to have!

People tend to shrink their goals and dreams to fit reality when they look at their current situation but our philosophy is to help you decide what you want and expand your reality. Then design and execute a plan where you will achieve everything you want.

GOALS AND DREAMS

	1-3 years	3-7 years	7+years
Pay Off Credit Cards/Debts	_____	_____	_____
Make a Major Purchase	_____	_____	_____
Buy a House	_____	_____	_____
Build Retirement Wealth	_____	_____	_____
Education/College Fund	_____	_____	_____
Build Emergency Fund	_____	_____	_____
Start a Business	_____	_____	_____
Other	_____	_____	_____
Other	_____	_____	_____

Exact monetary amount in goals _____



PERSONAL FINANCIAL ANALYSIS

INCOME

(Include salary, bonuses, commissions, rental income, interest & dividends, alimony & child support, annuity or pension income)

SOURCE	GROSS AMOUNT	FREQUENCY	NET TAKE HOME
-----	-----	-----	-----
-----	-----	-----	-----
-----	-----	-----	-----
-----	-----	-----	-----

Client total income: ----- Spouse total income: -----

In financial planning it is very key to have an emergency fund and reserves.

The reason for this is that you will always be prepared for unexpected events such as job loss, medical expenses, home or appliance repair, etc.

The official stance on financial planning is that you should have a minimum of 3 months worth of living expenses to cover your basic needs (mortgage/rent, utilities, food, etc.) and in some cases 6-12 months.

EMERGENCY FUND

Do you have a dedicated emergency fund? _____

How much is in your emergency fund? _____



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EXPENSES

	Weekly/Montly		Weekly/Montly
Mortgage/Rent Payment	-----	Household	-----
		Child care	-----
Auto & Transportation	-----	Tuition/Education	-----
Loan/Lease payment	-----	Cleaning Services	-----
Gas	-----	Lawn/Lanscape Services	-----
Insurance	-----	Personal Care	-----
Service	-----	Pet Care	-----
Other	-----	Sporting/Lessons	-----
		Clothing	-----
Utilities	-----	Gifts	-----
Internet/Cable	-----	Other	-----
Electric/Gas	-----	Other	-----
Water/Trash collection	-----	Other	-----
Mobile phone	-----		
Other	-----	Other monthly expenses	-----
		Alimony & Child support	-----
Food	-----	Subscriptions	-----
Dining out	-----	Memberships	-----
Groceries	-----	Tithe/Charity	-----
Other	-----	Entertainment	-----
		Travel	-----
Health/Medical	-----	Other	-----
Health Insurance	-----	Other	-----
Life Insurance	-----	Other	-----
Supplements	-----		
MD/Chiro/Nutritionist	-----	Other debt payments	-----
Prescriptions	-----	Credit Cards	-----
Other	-----	Personal Loans	-----
		Student Loans	-----

Total Monthly Expenses -----



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DEBTS

	To Whom?	How Much?	Interest %	Minimum Payment	Current Payment
Mortgage 1	_____	_____	_____	_____	_____
Mortgage 2 or HELOC	_____	_____	_____	_____	_____
Auto Loan	_____	_____	_____	_____	_____
Studen Loans	_____	_____	_____	_____	_____
Credit Card	_____	_____	_____	_____	_____
Credit Card	_____	_____	_____	_____	_____
Credit Card	_____	_____	_____	_____	_____
Credit Card	_____	_____	_____	_____	_____
Credit Card	_____	_____	_____	_____	_____
Personal Loan	_____	_____	_____	_____	_____
Personal Loan	_____	_____	_____	_____	_____
Other Loan	_____	_____	_____	_____	_____
Other Loan	_____	_____	_____	_____	_____

Total Debt _____

Total Unsecured Debt _____
(i.e. not a house or car)

PROTECTION: LIFE INSURANCE NEED

Do you have Life Insurance? _____

Is it Permanent or Term? _____

If Term, when does it expire? _____

How much? _____

If Permanent, how much accumulated cash value? _____



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PRESERVE YOUR ESTATE

Do you have a Will or Trust? _____

GENERAL QUESTIONS

If I could take away your largest financial headache, what would it be? _____

What is the most important and urgent situation for you to handle financially? _____

How much on a monthly basis can you save towards your goals? _____

Short Term Savings _____ Long Term Savings _____

Do you have any previous investment knowledge or experience? _____

What has your experience been? Write a brief summary.

Anything else you feel is relevant that I should know? _____

Thank you for all of the information and congratulations for facing your finances and taking the first step towards financial freedom and achieving your goals!

We will get back to you with education, a proposal and a plan to achieve your goals in short order!

Love, Zoe