

CLIENT QUESTIONNAIRE: FINANCIAL WORKSHEET

Name _____ Partner's name _____

Address _____

Phone number _____

Occupation _____

Occupation _____

Retirement date? _____

Retirement date? _____

Will you get a pension? _____

Will you get a pension? _____

Retirement plan _____

Retirement plan _____

Any loans against a retirement plan? _____ Any loans against a retirement plan? _____
Will you get Social Security? ____ Will you get Social Security? ____
Is this your first marriage? _____
If not, what number is it? _____
Is your ex still alive? _____
If you are receiving income from him/her at all, does it stop on his/her death? _____
If you want to invest some money, how long do you know, without a shadow of a doubt, that you can let it sit without touching it? _____

Age _____	Age _____
Health status _____	Health status _____
Medications _____	Medications _____
Parents alive _____	Parents alive _____
Cause and age of death _____	Cause and age of death _____
Divorced/separated _____	Divorced/separated _____
Mother's age/health _____	Mother's age/health _____
Father's age/health _____	Father's age/health _____
Medications _____	Medications _____

Goals

By the time you leave the office today, what is it that you want to have learned? (Couples, please list your goals separately.)

Partner A: _____

Partner B: _____

Dreams (to be answered by both people if in a couple)

Do you have any dreams that you would love to see come true? _____

Do you think they will come true? _____

Emotion Quotient

Do you get nervous when you think about investing in stocks?

If you were to buy a stock and it went from \$15 a share when you bought it and then went down to \$10, how would you feel, as rated on the scale below?

I'd lose sleep and be sick to my stomach

I'd check the papers or online daily when investing in stocks

I'd think, *That's what happens*

10 9 8 7 6 5 4 3 2 1

Cash Flow

List all sources of income that you have now and that you project to have when you retire: _____

Write down two years of expenses so we can see if what you really spend is equal to what you think you spend. (This was discussed in Step 3.) _____

Family

All the following questions apply to both sets of parents:

- Do you have open communication with your parents about their money? _____
- Will you be inheriting any money from your parents? _____
- If your parents need physical/financial help, will you be the one responsible for them? _____
- Are you or any family member willing to move them into your home if they need help? _____
- Do your parents have a Long-Term-Care (LTC) insurance policy? _____
- Do your parents have a will or trust and a Durable Power of Attorney for Health Care (DPAHC)? _____
- Are both of your parents citizens of the United States? _____
- Do you/partner have a will? _____
- Do you/partner have a trust? _____
- Do you/partner have a DPAHC? _____
- Do you/partner have an LTC policy? _____
- Are both you and your partner citizens of the United States? _____
- If not, why not? _____
- Do you/partner have disability insurance? _____
- Do you/partner have errors and omissions or malpractice insurance (if applicable)? _____
- What are your deductibles and coverage on your car insurance, house insurance, and health insurance? _____
- How long have you/partner worked at your current occupation? _____

- Do you/partner like your current occupation? _____
- Do you plan a career change in the foreseeable future? _____
- At what age do you/partner want to retire? _____
- Has your company downsized in the past 10 years? _____
- Children's names: _____
- Ages: _____
- Are they dependent upon you financially? _____
- How long do you anticipate them to be financially dependent?

- How long do they anticipate that you will let them be financially dependent? _____
- Do you have any children currently on SSI? _____
- Do you have any children on Social Security Disability? _____
- Do any of your children have (or have a history of) a substance abuse problem? _____
- Will you be paying for their college education? _____
- Have you started to save for their education? _____
- Do they think you will be paying for their college education? _____
- Are you willing to sacrifice your retirement security in order to pay for your children's education? _____
- Are you opposed to your child having to pay for his or her own education? _____
- Have you paid for any of the other children's education at this point in time? _____
- Do you talk freely with your children about money? _____
- Do you feel that if you were to die today, they would be capable of handling the money that you are going to leave them? _____
- If not, at what age do you feel you would like them to get this money, if ever? _____
- Do you feel that you want someone else to watch over the money for your children, and if so, till they are how old, if ever? _____

Real Estate

- Do you own a home? _____
- What is the FMV (fair market value) of that home today? _____
- What was the purchase price of this home? _____
- Did you own a home or homes before this one that you sold? _____
- Did you roll your taxable gains (from the sale of your home[s]) into your current home? _____
- If so, what was the purchase price of the first house that you started with? _____
- Have you kept records of all the home improvements that you have made to this home or any other prior homes? _____
- If no records were kept, can you estimate the cost of improvements on all homes to date? _____
- What is the current balance that you owe on the mortgage? _____
- What is the interest rate that you are paying? _____
- Is it a fixed or variable loan? _____
- How many years do you have left until it is paid off? _____
- Do you have any home equity loans or second mortgages on this home? _____
- What is the current balance remaining on that loan? _____
- What is the interest rate of that loan? _____
- Do you plan to keep your current house? _____
- If not, how soon before you sell it? _____
- If you sell it, will you be buying another one? _____
- How much will you want to spend? _____

Do you own any other real estate? If yes, please answer the following questions for each piece of property owned:

- What kind of property is it, i.e. apt. building, commercial property, rental unit, second home, vacation home, etc.? _____
-

- What is the FMV of that piece of real estate? _____
- What was the purchase price? _____
- Did you own other similar real estate that you sold to buy this one? _____
- Did you roll your taxable gains into this piece of property? _____
- What was the purchase price of the first property that you started with? _____
- What is the current balance that you owe on the mortgage? _____
- What is the interest rate that you are paying? _____
- Is it a fixed or variable loan? _____
- How many years do you have left till it is paid off? _____
- Do you have any equity loans or second mortgages on this property? _____
- What is the current balance remaining on that loan? _____
- What is the interest rate of that loan? _____
- Do you plan to keep this property? _____
- If not, how soon before you sell it? _____
- If you sell it, will you be buying another one? _____
- How much will you want to spend? _____

TOTAL EQUITY IN ALL REAL ESTATE OWNED: _____
FMV (fair market value) minus all mortgages and all equity
loans: _____

Debts

Do you owe any money on a car or car loan? _____

Balance of loan	Car A: _____	Car B: _____	Car C: _____
Interest rate	_____	_____	_____
Years remaining on loan?	_____	_____	_____

Do you plan on selling

any of these cars? _____

If so, when? _____

Credit Card Debts (begin with highest interest rate)

Name of Credit Card	Amount Owing	Interest Rate	Yearly Fee
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

School Loans

_____	_____	_____	_____
_____	_____	_____	_____

Personal Loans

_____	_____	_____	_____
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Credit Union Loans

_____	_____	_____	_____
_____	_____	_____	_____

TOTAL CURRENT DEBT: _____

Anticipated Debt

Will you be making any large purchases in the next two years
(buying a new car, a new roof, a computer, taking a vacation, etc.)?
Please list the item needed and the amount you expect to spend.

ITEM

AMOUNT

_____	_____
_____	_____

TOTAL ANTICIPATED DEBT: _____

Add up your current debt and the anticipated debt.

Cash on Hand (available at any time without penalty)

Account Type	Current Balance	Interest Rate	Monthly Income
Savings account	_____	_____	_____
Checking	_____	_____	_____
Money market funds	_____	_____	_____
Misc.	_____	_____	_____

TOTAL CASH: _____

Cash-Type Investments

Account Type	Current Value	Interest Rate	Maturity Date	Monthly Income
Certificates of deposit	_____	_____	_____	_____
Treasury bills	_____	_____	_____	_____
Misc.	_____	_____	_____	_____

TOTAL CASH-TYPE INVESTMENTS: _____

Other Investments

Account Type	Purchase Price	Current Value	Interest Rate	Maturity Date	Monthly Income
Mutual funds	_____	_____	_____	_____	_____
Stocks	_____	_____	_____	_____	_____

Bonds	_____	_____	_____	_____	_____
Annuities	_____	_____	_____	_____	_____
Stock options	_____	_____	_____	_____	_____

TOTAL OTHER INVESTMENTS: _____

Money in Retirement Accounts

Account Type	Current Value	Return	Company Match	Monthly Income
IRA	_____	_____	_____	_____
SEP/IRA	_____	_____	_____	_____
KEOGH	_____	_____	_____	_____
403(b)	_____	_____	_____	_____
401(k)	_____	_____	_____	_____
TSA	_____	_____	_____	_____
MISC.	_____	_____	_____	_____

TOTAL RETIREMENT ACCOUNTS: _____

Life Insurance Policies

Name of Company	Owner of Policy	Cash Value	Current Interest Rate	Death Benefit
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

TOTAL LIFE INSURANCE CASH VALUE: _____

TOTAL LIFE INSURANCE DEATH BENEFIT: _____

Now add all of the following:

TOTAL EQUITY IN ALL REAL ESTATE OWNED (page 269): _____

TOTAL CASH (page 271): _____

TOTAL CASH-TYPE INVESTMENTS (page 271): _____

TOTAL OTHER INVESTMENTS (page 272): _____

TOTAL RETIREMENT ACCOUNTS (above): _____

TOTAL LIFE INSURANCE CASH VALUE (above): _____

EQUALS TOTAL ASSETS: _____

subtract from that

TOTAL CURRENT DEBT (page 270): _____

EQUALS NET WORTH: _____