



Cash-Flow Management

- 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 managing to maintain an adequate emergency fund _____

Risk Management / Investments / Benefits

- 7. with the amount and types of insurance protection I currently have _____
- 8. with my ability to protect my current cash flow _____
- 9. with the amount of money that I save and invest on a regular basis _____
- 10. with my ability to meet short-term financial goals _____
- 11. with my ability to meet my long-term financial goals under my current financial plan (education, retirement, etc.) _____
- 12. with the level of employee benefits I receive _____

Management / Estate / Education

- 13. with my personal financial recordkeeping and management _____
- 14. with my ability to manage my financial plan _____
- 15. with my plan for protection/transfer of my assets _____
- 16. with my income/estate tax reduction strategy _____
- 17. with my level of charitable giving _____
- 18. with my current level of financial education _____

Qualitative Issues

- 19. with how I respond or react to difficult financial circumstances _____
- 20. with my ability to maintain my current lifestyle (cash flow) _____
- 21. with my ability and willingness to communicate about finances _____
- 22. with the level of meaning my finances bring to my life _____
- 23. with how my finances affect my personal relationships _____
- 24. with the overall relationship I have with my financial advisor _____