

Example Financial Planning Topics

Goal Clarification

- ☐ Aligned intentions and values
- ☐ Statement of financial purpose
- ☐ SMART prioritization

Risk Management/Insurance

- ☐ Health
- ☐ Short term/long term disability
- ☐ Property & casualty
- ☐ Earthquake/flood/umbrella
- ☐ Life insurance
- ☐ Long term care
- ☐ Unemployment
- ☐ Social Security/Medicare

Employee Benefits

- ☐ 401(k), 403(b), pension, etc.
- ☐ Health Savings Account (HSA)
- ☐ Flexible Spending Accounts (FSAs)
- ☐ Restricted Stock Units (RSUs)
- ☐ Employee Stock Purchase Plan (ESPP)
- ☐ Stock options (ISOs, NQSOs)

Career

- ☐ Pay statement and compensation review
- ☐ Career trajectory

Tax Planning

- ☐ Tax return review
- ☐ Earned, investment, and passive income
- ☐ Asset location
- ☐ Qualified accounts – regular, bonus, IRA
- ☐ Capital gains, tax loss harvesting
- ☐ Tax deferred / tax advantaged investments
- ☐ Marginal and effective tax rates
- ☐ Roth conversions

Housing

- ☐ Rent vs. buy
- ☐ Home purchase or sale
- ☐ Credit and mortgage analysis
- ☐ Renovation/remodel

Exercises

- ☐ Net worth forecast
- ☐ Cash flow, emergency fund, and liquidity
- ☐ Money/life review

Investments

- ☐ Risk tolerance
- ☐ Event horizon / investment timelines
- ☐ Investment Policy Statement
- ☐ Allocation, diversification, and expense
- ☐ Accumulation order of operations
- ☐ Real estate, collectibles, etc.

Financial Independence

- ☐ Financial Independence, Next Endeavor
- ☐ Options for transition
- ☐ Healthcare options

Estate Planning

- ☐ Beneficiary designations
- ☐ Account titling
- ☐ Custody of minor children
- ☐ Healthcare Power of Attorney (POA)
- ☐ Living will
- ☐ Lifetime gifting strategy
- ☐ Probate
- ☐ Estate tax
- ☐ Continuity of access
- ☐ Last will & testament

Giving

- ☐ Education planning / college aid
- ☐ Major events – weddings, births, etc.
- ☐ Intergenerational wealth transfers
- ☐ Charitable giving

Other

- ☐ Debt repayment/forgiveness
- ☐ Family financial planning
- ☐ Automobile purchase
- ☐ Vacation/travel/camps
- ☐ Financial literacy