

My Financial Goals

Retirement Goal

Goal Importance (circle one)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Ideal Age to Retire: _____ Client _____ Spouse

Acceptable Age to Retire _____ Client _____ Spouse

Life Expectancy: _____ Client _____ Spouse

Retirement Living Expense:

Enter Ideal Living Expense

Use the following amounts for the Retirement periods:

- Expense Period 1 -- Client retired/Spouse working \$ _____ Month Year
- Expense Period 2 -- Spouse retired/Client working \$ _____ Month Year
- Expense Period 3 -- Client AND Spouse retired \$ _____ Month Year
- Expense Period 4 -- Client alone \$ _____ Month Year
- Expense Period 5 -- Spouse alone \$ _____ Month Year

Enter Acceptable Living Expense

Use the following amounts for the Retirement periods:

- Expense Period 1 -- Client retired/Spouse working \$ _____ Month Year
- Expense Period 2 -- Spouse retired/Client working \$ _____ Month Year
- Expense Period 3 -- Client AND Spouse retired \$ _____ Month Year
- Expense Period 4 -- Client alone \$ _____ Month Year
- Expense Period 5 -- Spouse alone \$ _____ Month Year

Adjustments to Living Expense Amounts

Description	Year Expense Will End	Amount (Current Dollars)	Inflate
		\$ _____ <input type="checkbox"/> Mth <input type="checkbox"/> Yr	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____ <input type="checkbox"/> Mth <input type="checkbox"/> Yr	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____ <input type="checkbox"/> Mth <input type="checkbox"/> Yr	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____ <input type="checkbox"/> Mth <input type="checkbox"/> Yr	<input type="checkbox"/> Yes <input type="checkbox"/> No

My Financial Goals

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Change State in Retirement

State where you will move: _____

When Will You Move? Client's Retirement Spouse's Retirement OR Year _____

My Financial Goals

College Goal

Name: _____ Year to Start: _____ # of Years of College: _____

Goal Importance (circle one)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Cost Estimate: [Fill in A, B, or C]

A. My Ideal cost estimate \$ _____ (Annual Cost)

My Acceptable cost estimate \$ _____ (Annual Cost)

B. IDEAL: Use an average cost: Average All - \$19,180

4-year: Public In-State - \$14,927 Public Out-Of-State - \$22,768 Private - \$30,210

2-year: Public In-State - \$11,350 Public Out-Of-State - \$15,657 Private - \$18,088

My Acceptable cost estimate \$ _____ (Annual Cost)

C. Specific College: _____ Under Graduate Graduate

State in which the college is located: _____

Include: (Check which to include)

Tuition Out-of-State fees Room & Board Books & Supplies Other Costs

529 Prepaid Tuition Plan

How many years of Tuition and Fees will be covered for this college? _____

My Acceptable cost estimate \$ _____ (Annual Cost)

Outside Funding for College (Optional)

Other Funding Sources During College: (Annual Amounts)

Scholarships: \$ _____ Student Employment: \$ _____

Student Loans: \$ _____ Gifts and Other: \$ _____

Your own income: \$ _____ Your Loans: \$ _____

Outside Assets (Assets not owned by you that will be used to pay for this college, not including UGMA's, UTMA's, or 529 Plans)

1. Type of Asset: _____ Description: _____

Current Value: \$ _____ Annual Addition: \$ _____ Growth Rate: _____%

2. Type of Asset: _____ Description: _____

Current Value: \$ _____ Annual Addition: \$ _____ Growth Rate: _____%

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

(Note: the default rate is 6%)

My Financial Goals

College Goal

Name: _____ Year to Start: _____ # of Years of College: _____

Goal Importance (circle one)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Cost Estimate: [Fill in A, B, or C]

A. My Ideal cost estimate \$ _____ (Annual Cost)

My Acceptable cost estimate \$ _____ (Annual Cost)

B. IDEAL: Use an average cost: Average All - \$19,180

4-year: Public In-State - \$14,927 Public Out-Of-State - \$22,768 Private - \$30,210

2-year: Public In-State - \$11,350 Public Out-Of-State - \$15,657 Private - \$18,088

My Acceptable cost estimate \$ _____ (Annual Cost)

C. Specific College: _____ Under Graduate Graduate

State in which the college is located: _____

Include: (Check which to include)

Tuition Out-of-State fees Room & Board Books & Supplies Other Costs

529 Prepaid Tuition Plan

How many years of Tuition and Fees will be covered for this college? _____

My Acceptable cost estimate \$ _____ (Annual Cost)

Outside Funding for College (Optional)

Other Funding Sources During College: (Annual Amounts)

Scholarships: \$ _____ Student Employment: \$ _____

Student Loans: \$ _____ Gifts and Other: \$ _____

Your own income: \$ _____ Your Loans: \$ _____

Outside Assets (Assets not owned by you that will be used to pay for this college, not including UGMA's, UTMA's, or 529 Plans)

3. Type of Asset: _____ Description: _____

Current Value: \$ _____ Annual Addition: \$ _____ Growth Rate: _____ %

4. Type of Asset: _____ Description: _____

Current Value: \$ _____ Annual Addition: \$ _____ Growth Rate: _____ %

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____ %

(Note: the default rate is 6%)

My Financial Goals

Private School Goal

Name: _____ Year to Start: _____ # of Years of School: _____

Goal Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Annual cost Ideal: \$ _____ (today's dollars)

Acceptable \$ _____ (today's dollars)

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Name: _____ Year to Start: _____ # of Years of School: _____

Goal Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Annual cost Ideal: \$ _____ (today's dollars)

Acceptable \$ _____ (today's dollars)

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Name: _____ Year to Start: _____ # of Years of School: _____

Goal Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Annual cost Ideal: \$ _____ (today's dollars)

Acceptable \$ _____ (today's dollars)

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

My Financial Goals

Financial Goal – (Major Purchases, Weddings, Travel, New Home, etc.)

Description: _____

Goal Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Year of Goal: _____

Cost: Ideal \$ _____ Month Year

Acceptable \$ _____ Month Year

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Is this goal recurring? No Yes

How often will it occur: Every _____ year(s)

When will it end: Client Retires Spouse Retires End of Client's Plan

End of Spouse's Plan OR Total Occurrences: _____

Description: _____

Goal Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Year of Goal: _____

Cost: Ideal \$ _____ Month Year

Acceptable \$ _____ Month Year

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Is this goal recurring? No Yes

How often will it occur: Every _____ year(s)

When will it end: Client Retires Spouse Retires End of Client's Plan

End of Spouse's Plan OR Total Occurrences: _____

Description: _____

Goal Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Year of Goal: _____

Cost: Ideal \$ _____ Month Year

Acceptable \$ _____ Month Year

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Is this goal recurring? No Yes

How often will it occur: Every _____ year(s)

When will it end: Client Retires Spouse Retires End of Client's Plan

End of Spouse's Plan OR Total Occurrences: _____

My Financial Goals

Gift or Donation

Description: _____

Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who is the donor? _____

Who will receive this gift? _____ Year you plan to give this gift or donation: _____

Amount of Gift or Donation: Ideal \$ _____ Month Year

Acceptable: \$ _____ Month Year

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Is this gift recurring? No Yes

How often will it occur: Every _____ year(s)

When will it end: Client Retires Spouse Retires End of Client's Plan

End of Spouse's Plan OR Total Occurrences: _____

Description: _____

Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who is the donor? _____

Who will receive this gift? _____ Year you plan to give this gift or donation: _____

Amount of Gift or Donation: Ideal \$ _____ Month Year

Acceptable: \$ _____ Month Year

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Is this gift recurring? No Yes

How often will it occur: Every _____ year(s)

When will it end: Client Retires Spouse Retires End of Client's Plan

End of Spouse's Plan OR Total Occurrences: _____

My Financial Goals

Leave Bequest

Description/Recipient: _____

Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who will receive this gift? _____

When will the Bequest be made: End of Client's Plan End of Spouse's Plan

Amount of Bequest: Ideal \$ _____ (today's dollars)

Acceptable \$ _____ (today's dollars)

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%

Description/Recipient: _____

Importance (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who will receive this gift? _____

When will the Bequest be made: End of Client's Plan End of Spouse's Plan

Amount of Bequest: Ideal \$ _____ (today's dollars)

Acceptable \$ _____ (today's dollars)

Will this Amount Inflate? No Yes, Base Inflation Rate Yes, Base Inflation Rate +/- _____%