### **Retirement Goal**

#### Goal Importance (circle one)

	10	9 Needs	8	7	6 Wan	5 ts	4	3	2 Wishes	1	
Ideal .	Age to Retire:	_	Client		Spouse		_				
Accep	otable Age to Ret	tire _	Client		Spouse		_				
Life E	xpectancy:	_	Client		Spouse						
Retirem	nent Living Expe	ense:									
Ente	er Ideal Living Ex	pense									
	Use the following	g amounts	s for the	Retiren	nent perio	ds:					
	Expense Period	1 Clien	t retired/s	Spouse	working	\$			_		Year
	Expense Period	2 – Spou	se retired	d/Client	working	\$			_		Year
	Expense Period	3 Clien	t AND Sp	oouse r	etired	\$			_		Year
	Expense Period	4 Clien	t alone			\$			_		Year
	Expense Period	5 Spou	se alone			\$			_		Year
Ente	er Acceptable Liv	ving Exper	nse								
	Use the following	g amounts	s for the	Retiren	nent perio	ds:					
	Expense Period	1 Clien	t retired/s	Spouse	working	\$			_		Year
	Expense Period	2 – Spou	se retired	d/Client	working	\$			_		Year
	Expense Period	3 Clien	t AND Sp	oouse r	etired	\$			_		Year
	Expense Period	4 Clier	nt alone			\$			_		Year
	Expense Period	5 Spou	se alone			\$			_		Year

### Adjustments to Living Expense Amounts

Description	Year Expense Will End	Amount (Current Dollars)	Inflate
		\$	☐ Yes ☐ No
		\$	☐ Yes ☐ No
		\$	☐ Yes ☐ No
		\$	☐ Yes ☐ No

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	

### **College Goal**

Name:					Year	to Start:			# of Years	of Colle	ge:
Goal I	mportance (circle	e one)									
	10	9 Needs	8	7	6 War	5 nts	4	3	2 Wishes	1	
Cost E	stimate: [Fill in A,	B, or C]									
Α.	My Ideal cost es	stimate \$			(Annual Co	st)					
	My Acceptable of										
В.	IDEAL: Use an 4-year: ☐ 2-year: ☐	Public Ir	n-State - \$	14,92	27 🗌 F	ublic O				=	e - \$30,210 e - \$18,088
	My Acceptable	cost estir	nate \$		(Annı	ıal Cost)					
C.	Specific College State in which the Include: (Check w Tuition 529 Prepaid Tu How many years My Acceptable of	ne college  thich to inclu  Out-of- ition Plar s of Tuitio	is located de) State fees n and Fee	d: s	Room of	& Board		Books 8	raduate		
Outsid	le Funding for Co	_		eae.	(Annual Am	ounts)					
	Scholars		aring con	ege.		t Employ	ment: 9	S.			
		-									
			\$								
	le Assets (Assets r Type of Asset: _										
	Current Value: \$										
2.	Type of Asset: _						-				
	Current Value: \$	S		_	Annual A	ddition: 9	B		Growt	h Rate: _	%
Will th	Current Value: \$ is Amount Inflate default rate is 6%)										

### **College Goal**

10 9 8 7 6 5 4 3 2 1	Name:					Year to	Start:_			# of Yea	rs of Coll	ege:
Needs   Wants   Wishes	Goal lı	mportance (circle	e one)									
A. My Ideal cost estimate \$		10		8	7		-	4	3		1	
My Acceptable cost estimate \$		_	_									
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 \$	A.											
A-year:		My Acceptable	cost estima	ate \$		(Annual Cost,	)					
C. Specific College:	В.	4-year:	Public In	-State - S	\$14,92	7 🗌 Pu	blic Ou					
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)  Dutside Funding for College (Optional)  Other Funding Sources During College: (Annual Amounts)  Scholarships: \$ Student Employment: \$  Student Loans: \$ Gifts and Other: \$  Your own income: \$ Your Loans: \$  Dutside 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:		My Acceptable	e cost estin	nate \$		(Annual	Cost)					
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:	C.	State in which to Include: (Check to Include)  Tuition  529 Prepaid To How many year	the college  which to inclu  Out-of-  uition Plar  rs of Tuition	is locate de) State fee n and Fe	d: es □	Room &	Board		Books	& Supplie	_	
Scholarships: \$ Student Employment: \$ Student Loans: \$ Gifts and Other: \$ Your own income: \$ Your Loans: \$ Student Employment: \$ Student Loans: \$ Your Loans: \$ Your Loans: \$ Student Employment:	Outsid	•	•		leae:	(Annual Amou	ınts)					
Student Loans: \$ Gifts and Other: \$ Your own income: \$ Your Loans: \$  Dutside 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:		_		_	-			ment: \$	5			
Your own income: \$ Your Loans: \$  Dutside 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: Growth Rate: %  4. Type of Asset: Description: Growth Rate: %  Current Value: \$ Annual Addition: \$ Growth Rate: %		Student	Loans: \$									
3. Type of Asset: Description:   Current Value: Annual Addition:   4. Type of Asset: Description:   Current Value: Annual Addition:   Growth Rate: %		Your ow	n income:	\$								
4. Type of Asset:       Description:         Current Value:       Annual Addition:       Growth Rate:      %		Type of Asset:					De	escripti	on:			<u> </u>
Current Value: \$ Annual Addition: \$ Growth Rate:%	4											
	4.							•				

### **Private School Goal**

Name:					Year to	Start:			# of Years	s of So	hool:	_
Goal Impor	tance (Circle	e One)										
		9 leeds	8	7	6 Wants	5	4	3	2 Wishes	1		
Annual cost	Ideal: \$											
Will this Amou	unt Inflate?	☐ No [	☐ Yes,	, Base Inf	lation Ra	te 🗌 `	res, Bas	e Infl	ation Rate	+/	%	
Name:					Year to	Start:		_	# of Years	s of Sc	:hool:	_
Goal Impor	tance (Circle	e One)										
		9 leeds	8	7	6 Wants	5	4	3	2 Wishes	1		
Annual cost	Ideal: \$											
Will this Amou	unt Inflate?	☐ No [	☐ Yes,	, Base Inf	lation Ra	te 🗌 `	res, Bas	e Infl	ation Rate	+/	%	
Name:					Year to	Start:			# of Year	s of Sc	:hool:	_
Goal Import	tance (Circle	e One)										
		9 leeds	8	7	6 Wants	5	4	3	2 Wishes	1		
Annual cost	Ideal: \$		(to	day's dollar	s)							
	Acceptable				ŕ		/ D	- IEI	ation Rate	. /	%	

## 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:
Year of Goal:  Cost: Ideal \$
Acceptable \$
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:
☐ End of Spouse's Plan OR ☐ Total Occurrences:

### **Gift or Donation**

Description:										
Importan	<b>ce</b> (Circ	le One)								
	10	9 Needs	8	7	6 Wants	5	4	3	2 Wishes	1
Who is the don	or?						_			
Who will receive							Year you	plan t	o give this	gift or donation:
Amount of Gift	or Dona	tion: Ideal	\$						☐ Month	n 🗌 Year
		Acce	otable: \$	\$					☐ Month	n 🗌 Year
Will this Amoun	nt Inflate	? 🗌 No	☐ Yes	, Base Ii	nflation Ra	te 🗌	Yes, Ba	se Infl	ation Rate +	-/%
Is this gift recur	ring? 🗌	No 🗌	Yes							
How often v	will it occ	cur: Every			year(s	s)				
When will it		_			-		End of CI	ient's	Plan	
						· · · · · · · · · · · · · · · · · · ·				
Description:		le One)	8	7	6 Wants	5	4	3	2 Wishes	1
<u> </u>										
Who is the don	or?						-			
Who will receive	e this gif	t?					Year you	plan t	to give this o	gift or donation:
Amount of Gift	or Dona	tion: Ideal	\$						☐ Month	n 🗌 Year
		Acce	otable: \$	\$					☐ Month	n 🗌 Year
Will this Amoun	it Inflate	? 🗌 No	☐ Yes	, Base Iı	nflation Ra	te 🔲	Yes, Ba	se Infl	ation Rate +	-/%
ls this gift recur	ring? 🗌	No 🗌	Yes							
How often v	will it occ	cur: Every	-		year(s	<b>(</b> )				
When will it		_			-		End of CI	ient's	Plan	
		☐ End o	f Spous	e's Plan	OR T	otal O	ccurrence	es:		

### Leave Bequest

Description	/Recipient	i:								
Importanc	e (Circle (	One)								
	1	10 9		7	6	5	4	3	2	1
		Need	§ 		Wan	ts		\	Vishes	
Who will red	ceive this	gift?								
When will th							nd of Spo	ouse's P	lan	
Amount of I	Bequest: I	deal \$				(today'	s dollars)			
	Α	cceptabl	e \$		_	(today'	s dollars)			
Will this Am	ount Infla	te? 🔲 I	No 🗌 Yes	s, Base I	nflation F	Rate 🗌	Yes, Ba	se Inflat	ion Rate	+/-
Importance Importance	·									
		10 9 Need	-	7	6 Wan	5	4	3	2 Vishes	1
		Neeu			VVali				VISITES	
Who will red	ceive this	gift?								
When will th	ne Beques	st be mad	le: 🔲 En	d of Clier	nt's Plan	☐ Er	nd of Spo	ouse's P	lan	
Amount of I	Bequest: I	deal \$				(today'	s dollars)			
	A	cceptabl	e \$			(today'	s dollars)			
Will this Am	ount Infla	te? 🔲 I	No 🗌 Yes	s, Base I	nflation F	Rate 🗌	Yes, Ba	se Inflat	ion Rate	+/-