Your
Financial Report Card

Getting your best financial "grades" involves much more than just investing and saving. You need a Financial Plan to get the most out of your life. An overall Financial Plan includes several coordinated "subjects" such as Insurances, Taxes, Investments, Education Funding, Estates, Retirement and Cash Flow/Budgeting.

How would you grade yourself in these financial subjects?

A—I have done this and know all about it and it is up to date.
B—I have done part of this and that part is up to date.
C—I have done all or part of this, but not recently.
D—I have thought about doing this.
F—I don't know what this is or haven't done it..

Goal Setting	A	B	C	D	F
1. I've know what I want my lifestyle to be in the future.					
2. I have set goals and action plans for the short, mid and long term.					
3. I have written my goals down.					
Risk Tolerance					
1. I understand how I handle loss of money or possessions.					
2. I understand which investments can be volatile.					
Investments					
1. My investments are allocated to my risk tolerance and future needs.					
2. I am properly diversified.					
3. I own low-cost and/or no-load investments and mutual funds.					

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Retirement Planning	A	B	C	D	F
1. I am taking advantage of all my tax deferred options.					
2. I know where I want to live in retirement.					
3. I know how much money I will need in retirement.					
Insurance					
1. Homeowners, renters					
2. Umbrella Policy					
3. Long term care					
4. Auto					
5. Disability					
6. Life					
Cash Flow/Budgeting/Debt					
1. I know my monthly expenses.					
2. I can meet my debt payments without worry each month.					
3. I know how much I can save each month.					
Estate Planning					
1. Will					
2. Trust					
3. Living will					
4. Beneficiaries					
Education Funding					
1. I have a plan for each child or grandchild.					
2. 529 Plan					
3. Coverdell Education Savings Account					

*If you are not satisfied with your **"Grades"**, contact* ***Mary L. Gibson, CERTIFIED FINANCIAL PLANNER™..*** *As a Fee-only advisor, Mary is compensated only by an hourly fee so she can be completely objective in her evaluation, advice and recommendations. Mary will not accept a any commissions for recommending specific products. She works for you to answer a single concern or in developing a comprehensive plan that shows you how to attain your financial and life goals. Get an unbiased overview by a professional who…*

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