

What's on your mind?

A checklist to help assess your planning needs

Concerns about your personal life and your financial responsibilities often intersect. By planning for life events that have an impact on your financial goals, you can make solid decisions to help reduce your worries.

Use this checklist to help identify areas of concern. Additional information about the topics below and, more importantly, help guiding you through the financial decisions associated with each is available.

RETIREMENT

- Will my money last through retirement? Do I need long-term care insurance?
- How do I manage all my retirement plans?
- What should I do with my employer retirement plan?

EDUCATION PLANNING

- How much should I save?
- When should I start planning?
- Will I qualify for financial aid? Where do I start?
- What are my college savings options?

LIFE EVENTS

- What happens to my 401(k) when I change jobs?
- What are my options if I'm laid off?
- I'm getting divorced, what happens to my assets?
- What do I do when a loved one dies?

AGING PARENTS

- How does Medicare work?
- What should I look for in a nursing home?
- Coping with Alzheimer's disease
- What happens if I have to care for my parents?

ESTATE PLANNING

- What should I know about estate planning?
- How do I protect my estate from taxes?
- Will my family be secure if something happens to me?
- How do I create a legacy for my children?
- Can I provide for my favorite charity when I'm gone?

GENERAL FINANCES

- How do I protect myself from market declines?
- How do I keep my records safe and organized?
- How do I do a better job budgeting?
- How do I reduce my debt?
- How do I teach my children about money?

OTHER CONCERNS?