
■ What has changed?

What has changed?

The following evaluation is best used as a guide for discussion points between you and your Financial Transitionist®. It's designed to provide clarity and give you a broad look at your financial picture. This is an opportunity to see where you are now, and identify any areas of immediate or longer-term concern. Indicate your thoughts and feelings (**confident, uncertain, or fearful**). And then circle the items you feel require immediate attention.

But first, let's start with a very important question: **What keeps you up at night? What do you find yourself worrying about the most?**

1. INCOME	CONFIDENT	UNCERTAIN	FEARFUL
a. I have sufficient income to cover expenses.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. The reliability of my income is strong.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. I have identified all of my income sources.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

2. SAVINGS/EMERGENCY FUNDS	CONFIDENT	UNCERTAIN	FEARFUL
a. I have a 12-month emergency fund.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. I am able to add to my savings regularly.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3. SPENDING	CONFIDENT	UNCERTAIN	FEARFUL
a. I have a written spending plan/budget.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. I stick to it.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4. INVESTMENT PLANS/RETIREMENT ASSETS	CONFIDENT	UNCERTAIN	FEARFUL
a. I understand my various assets.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. I have a system for tracking and meeting my advisors.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

What has changed?

5. DEBTS/LIABILITIES	CONFIDENT	UNCERTAIN	FEARFUL
a. I understand my various debts & liabilities.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. I make my payments on time.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. I am comfortable with the amount of debt I have.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6. HEALTH CARE	CONFIDENT	UNCERTAIN	FEARFUL
a. I have a preventative health care routine.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. I have a clear health care plan for myself and my family.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. I have written directives for my care.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

7. HOME	CONFIDENT	UNCERTAIN	FEARFUL
a. My current home is affordable and requires no change for at least the next 12 months.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. My home requires minimal repairs/ maintenance.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8. INSURANCE	CONFIDENT	UNCERTAIN	FEARFUL
a. I understand my current policies (life, health, home, auto, disability, long-term care, etc.).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. I meet with my insurance advisor for any updates.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

What has changed?

9. ESTATE SETTLEMENT/LEGAL	CONFIDENT	UNCERTAIN	FEARFUL
a. I have identified the attorney I will work with.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. I am gathering the relevant documents.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. I have the right estate documents in place.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10. SELF-CARE	CONFIDENT	UNCERTAIN	FEARFUL
a. I pay attention to my sleep/nutrition/exercise.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. I have support for healthy routines.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. I take the time I need to provide myself this care.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. FAMILY/CHILDREN	CONFIDENT	UNCERTAIN	FEARFUL
a. I have clear understanding with my children.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. The emotional well-being of my family is provided for.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. I have plans to spend time with my family.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

What has changed?

12. GIFTING & CHARITABLE CONTRIBUTION	CONFIDENT	UNCERTAIN	FEARFUL
a. I will hold off on all gifting and contributions until my financial plans are in order.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. I have a plan to discuss the timing of such gifts with children, stepchildren, & others, as needed.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Is there anything else you would like to add to this discussion?