



2. Credit history and score reviewed and repair strategies in place, if needed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Eliminate all consumer debt using a debt-elimination strategy <ul style="list-style-type: none"> <li>• Complete a list of all debts (balance, minimum pmt, interest rate)</li> <li>• Debt-reduction calculator downloaded and debts prioritized based on chosen strategy</li> <li>• Begin systematic debt elimination process and determine months needed for completion (goal)</li> <li>• Debt-free status achieved (other than mortgage debt)</li> <li>• Consider expense fast/alternate income if needed</li> </ul>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
<b>4. Finished Basement disciplines</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
1. Insurance needs reviewed and evaluated <ul style="list-style-type: none"> <li>• Health</li> <li>• Life</li> <li>• Disability</li> <li>• Auto</li> <li>• Homeowners/renters</li> <li>• Liability</li> <li>• Long-term care</li> </ul>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Group coverage available/in-place from employer (if not prioritize purchase/needed upgrades from other sources) <ul style="list-style-type: none"> <li>• Health</li> <li>• Life</li> <li>• Disability</li> <li>• Auto</li> <li>• Homeowners/renters</li> <li>• Liability</li> <li>• Long-term care</li> </ul>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Estate plan properly structured to mitigate risk of untimely death	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Minor children to consider (personal guardian named in will or trust)</li> <li>• Trust considerations to overcome distributions at age 18</li> <li>• Other documents evaluated (living will, durable power of atty, health-care POA)</li> <li>• Special-needs considerations</li> <li>• All needed documents in-place</li> </ul>	<input type="checkbox"/>		

4. Build emergency cash reserve fund to 3-6 months of living expenses (or personal comfort amount)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Determine amount needed to achieve 3-6 months of expenses</li> <li>• Estimate number of months needed to achieve with systematic savings</li> <li>• Consider expense fast/alternate income if needed</li> <li>• Annual review of cash reserve structure</li> </ul>	<input type="checkbox"/>		

Notes:

<b>5. First Floor disciplines</b>	<b>Yes</b>	<b>No</b>	<b>N/A</b>
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1. Desired retirement lifestyle fully-funded	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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2. Retirement income needs/sources evaluated	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Retirement savings number determined</li> <li>• SS resources identified</li> <li>• 401(k)s and other retirement plan resources identified</li> <li>• Personal savings (including Roth IRAs) identified</li> <li>• Savings gap determined (% deferral needed)</li> <li>• Systematic savings to achieve 100% gap in place</li> <li>• Appropriate investment allocation determined to meet goal</li> </ul>	<input type="checkbox"/>		<input type="checkbox"/>

Notes:

6. 2 <sup>nd</sup> Floor disciplines	Yes	No	N/A
1. Mortgage paid-off (completely debt-free) <ul style="list-style-type: none"> <li>• Payoff balance identified along with remaining months till paid in full</li> <li>• Systematic additional principal payments made</li> </ul>	<input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>	<input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>	<input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>
Notes:			
7. 3 <sup>rd</sup> Floor disciplines	Yes	No	N/A
1. Children's education fully-funded <ul style="list-style-type: none"> <li>• Desired education expenses evaluated (public, private, ivy)</li> <li>• Resources evaluated</li> <li>• Gap savings determined</li> <li>• Systematic savings plan in place to achieve desired savings</li> <li>• Appropriate investment allocation determined to meet goal</li> </ul>	<input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>
2. Financial Freedom Achieved!!!	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Sacrificial giving plan identified/implemented to return time, talent, treasures to those less fortunate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			