Ask-a-CERTIFIED FINANCIAL PLANNER™ Topics

CFP® Professionals are highly qualified to discuss a variety of financial topics, many of which fall in the categories listed below. Please check the box next to the top two or three topics that you would like to discuss.

General Financial Planning

☐ **Purchasing a Home** – Should I buy or rent? What type of mortgage should I get? How much do I need for a down payment?
☐ **Debt Management** – How do I reduce my overall debt? Is bankruptcy an option?
☐ **Education Funding** – How do I finance my children's or grandchildren's education?
☐ **Savings Goals** – How much money should I be saving? What savings vehicles are appropriate for meeting my goals?

Investment Planning

☐ **Investment Strategies** – What are the appropriate investment vehicles to meet my goals? How do I control taxes?
☐ **Asset Allocation** – What is an appropriate asset allocation for my time horizon and risk tolerance?
☐ **Generating Investment Income** – What investments should I consider to generate income?

Retirement Planning

☐ **Building a Retirement Fund** – What retirement vehicles should I consider? How much should I or can I contribute? What are the rules and restrictions on accessing funds?
☐ **IRA Accounts** – Should I contribute to a traditional or Roth IRA? What are the contribution limits?
☐ **Social Security** – What claiming strategy is best for me/my family?
☐ **Medicare** – When should I enroll in Medicare? Do I need a supplement plan? What can I expect my monthly premiums and out-of-pocket costs will be?

Income Tax Planning

☐ **General Tax Return Filing** – What are the filing deadlines? Should I file an extension? Should I include my children as dependents on my tax return, or should they file their own?
☐ **Tax Reduction Strategies** – What tax deductions or credits are available to me/my family?
☐ **Charitable Contributions** – How do I maximize the tax advantages of my charitable giving?

Estate Planning

☐ **Wills and Trusts** – Should I set up a will or a living trust? What are the pros and cons of each? How do I choose a personal representative/executor/trustee?
☐ **Estate Tax Strategies** – How do I reduce or eliminate potential estate taxes?
☐ **Incapacity Planning** – Do I need a Power of Attorney or Healthcare Directive? What does each document do?

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Insurance Planning

☐ **Life Insurance Coverage** – How much life insurance do I need? What type of policy makes sense given my situation?

☐ **Disability Insurance** – Do I need additional disability insurance? What potential benefits does my current coverage provide and what needs to happen to trigger those benefits?

☐ **Long-Term Care Planning** – Do I need long-term care insurance? What options are available to pay for long-term care if I don't have or don't qualify for long-term care insurance? What about hybrid products?

☐ **Property Casualty Coverage** – Do I need renter's insurance? What does an umbrella (i.e. excess liability) policy cover? Are my deductibles and coverage limits appropriate?

☐ **Health Insurance Coverage** – What are my options for health insurance coverage if I don't have coverage through an employer/Medicare?

Employee Benefits

☐ **Employer-Sponsored Retirement Plans** – What is an appropriate asset allocation and contribution amount for my workplace retirement plan (401(k), 401(b), 457, deferred compensation, etc.)? Should I make pre-tax or Roth contributions (if allowed)?

☐ **Managing Health Insurance** – Does my family have adequate health insurance? What are my deductible and max out-of-pocket costs? Which services are covered under my plan?

☐ **Health Savings Accounts and Flex Spending Plans** – Am I eligible to save to an HSA or FSA? What amount should I contribute? How do I access the funds if I need them?

☐ **Employer Stock and Stock Options** – Should I participate in my employer's stock option/ownership plan? What tax implications do I need to consider?

Special Circumstances

☐ **Healthcare** – How do I financially plan for a healthcare now or in retirement?

☐ **Job Loss and Job Change** – How do I financially plan for a job loss?

☐ **Foreclosure Assistance** – How can I avoid losing my property to a foreclosure?

☐ **Change in Marital Status** – How do I financially plan for marriage or divorce?

☐ **Special Needs Planning and Eldercare** – How do I financially plan for the ongoing care of a family member or loved one?

☐ **Starting a Family** – How do I financially plan to have/adopt a child/children?