



# GOALS PLANNER

*Personal and Confidential*

Client Name(s): \_\_\_\_\_

Date: \_\_\_\_\_

## **IMPORTANT CONSIDERATIONS WHEN COMPLETING THIS DOCUMENT**

We all have goals we wish to accomplish during our lives. However, for most people they are just fleeting thoughts as they deal with daily issues such as family, work, health and bills. The vast majority will never invest the time and thought to step back from the day-to-day and think deeply about what they truly want from life and what they are willing to do to get there. In completing this document, you will have taken a major step toward gaining a sense of clarity, focus and peace of mind about your life and your decisions that most will never experience.

The following are some helpful hints in completing this document:

- **Make the time and space you need to complete this document thoughtfully.** Clear space on your calendar and eliminate distractions, even if it means going somewhere other than your home or office. It's important to be clear-headed, alert and relaxed when you complete this document.
- **For couples, we recommend completing this document separately before getting together to create a single document for both of you.** For most couples, this part of the process alone is very enlightening and valuable.
- **Do not limit or “edit” your goals.** List everything that you would like to accomplish, even goals that seem unattainable or impractical. You can always scale back later but it's easier to start with all of your goals on the table.
- **Think carefully about the priority of your goals.** How important is each goal to you? Is it something you absolutely need? Is it something that you want very much to have but could live without if you had to? Or is it a wish, a “nice to do” that would not bother you if it doesn't happen? NOTE: If you give the same Goal Importance score to more than one goal, please indicate which of them is most important.
- **Fill in an “ideal” amount and an “acceptable” amount for each goal.** If the goal is critical to you, ideal and acceptable should be the same.
- **In thinking about retirement, separate your basic necessities from your other goals.** The Retirement Goal will include only your basic living expenses. Every other goal should be listed separately. Examples of goals that should be listed separately include (but are not limited to) purchasing a new car every few years, a travel budget, gifting to family or charity, a home purchase or renovation, major expenses such as a boat and paying for events such as weddings.

Please call us if you have any questions in completing this document.

## Retirement Goal

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Goal Importance (circle one)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Ideal Age to Retire: \_\_\_\_\_  
Client      Spouse

Acceptable Age to Retire \_\_\_\_\_  
Client      Spouse

Adjustments to Living Expense Amounts (e.g. decreasing child care expenses, mortgage paid off)

Description	Year Expense Will End	Amount (Current Dollars)	Inflate
		\$ _____ <input type="checkbox"/> Mth <input type="checkbox"/> Yr	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____ <input type="checkbox"/> Mth <input type="checkbox"/> Yr	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____ <input type="checkbox"/> Mth <input type="checkbox"/> Yr	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$ _____ <input type="checkbox"/> Mth <input type="checkbox"/> Yr	<input type="checkbox"/> Yes <input type="checkbox"/> No

Do you plan to change your State of Residence in Retirement?

No  Yes

State where you will move: \_\_\_\_\_

When Will You Move?  Client's Retirement  Spouse's Retirement OR Year \_\_\_\_\_

## College Goal

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Student's Name: \_\_\_\_\_ Year to Start: \_\_\_\_\_ # of Years of College: \_\_\_\_\_

**Goal Importance** (circle one)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

**Cost Estimate:** (Fill in A, B, or C)

A. My ideal cost estimate \$\_\_\_\_\_ (Annual Cost)

My acceptable cost estimate \$\_\_\_\_\_ (Annual Cost)

B. IDEAL: Use an average cost:  Average All - \$19,180

4-year:  Public In-State - \$14,927  Public Out-Of-State - \$22,768  Private - \$30,210

2-year:  Public In-State - \$11,350  Public Out-Of-State - \$15,657  Private - \$18,088

My acceptable cost estimate \$\_\_\_\_\_ (Annual Cost)

C. Specific College: \_\_\_\_\_  Under Graduate  Graduate

State in which the college is located: \_\_\_\_\_

Include: (Check which to include)

Tuition  Out-of-State fees  Room & Board  Books & Supplies  Other Costs

**529 Prepaid Tuition Plan (not the same as 529 College Savings Plan)**

How many years of Tuition and Fees will be covered for this college? \_\_\_\_\_

My acceptable cost estimate \$\_\_\_\_\_ (Annual Cost)

**Outside Assets** (Assets not owned by you that will be used to pay for this college, such as UGMA's, UTMA's, 529 Plans or scholarships)

1. Type of Asset: \_\_\_\_\_ Description: \_\_\_\_\_

Current Value: \$\_\_\_\_\_ Annual Addition: \$\_\_\_\_\_

2. Type of Asset: \_\_\_\_\_ Description: \_\_\_\_\_

Current Value: \$\_\_\_\_\_ Annual Addition: \$\_\_\_\_\_

## College Goal

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Student's Name: \_\_\_\_\_ Year to Start: \_\_\_\_\_ # of Years of College: \_\_\_\_\_

**Goal Importance** (circle one)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

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C. Specific College: \_\_\_\_\_  Under Graduate  Graduate

State in which the college is located: \_\_\_\_\_

Include: (Check which to include)

Tuition  Out-of-State fees  Room & Board  Books & Supplies  Other Costs

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How many years of Tuition and Fees will be covered for this college? \_\_\_\_\_

My acceptable cost estimate \$\_\_\_\_\_ (Annual Cost)

**Outside Assets** (Assets not owned by you that will be used to pay for this college, such as UGMA's, UTMA's, 529 Plans or scholarships)

1. Type of Asset: \_\_\_\_\_ Description: \_\_\_\_\_

Current Value: \$\_\_\_\_\_ Annual Addition: \$\_\_\_\_\_

2. Type of Asset: \_\_\_\_\_ Description: \_\_\_\_\_

Current Value: \$\_\_\_\_\_ Annual Addition: \$\_\_\_\_\_

## College Goal

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Student's Name: \_\_\_\_\_ Year to Start: \_\_\_\_\_ # of Years of College: \_\_\_\_\_

**Goal Importance** (circle one)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

**Cost Estimate:** (Fill in A, B, or C)

A. My ideal cost estimate \$ \_\_\_\_\_ (Annual Cost)

My acceptable cost estimate \$ \_\_\_\_\_ (Annual Cost)

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My acceptable cost estimate \$ \_\_\_\_\_ (Annual Cost)

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State in which the college is located: \_\_\_\_\_

Include: (Check which to include)

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**Outside Assets** (Assets not owned by you that will be used to pay for this college, such as UGMA's, UTMA's, 529 Plans or scholarships)

1. Type of Asset: \_\_\_\_\_ Description: \_\_\_\_\_

Current Value: \$ \_\_\_\_\_ Annual Addition: \$ \_\_\_\_\_

2. Type of Asset: \_\_\_\_\_ Description: \_\_\_\_\_

Current Value: \$ \_\_\_\_\_ Annual Addition: \$ \_\_\_\_\_

## Private School Goal

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Student's Name: \_\_\_\_\_ Year to Start: \_\_\_\_\_ # of Years of School: \_\_\_\_\_

**Goal Importance** (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Annual cost Ideal: \$ \_\_\_\_\_ (today's dollars)

Acceptable \$ \_\_\_\_\_ (today's dollars)

Will this Amount Inflate?  No  Yes, Base Inflation Rate  Yes, Base Inflation Rate +/- \_\_\_\_\_%

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Name: \_\_\_\_\_ Year to Start: \_\_\_\_\_ # of Years of School: \_\_\_\_\_

**Goal Importance** (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Annual cost Ideal: \$ \_\_\_\_\_ (today's dollars)

Acceptable \$ \_\_\_\_\_ (today's dollars)

Will this Amount Inflate?  No  Yes, Base Inflation Rate  Yes, Base Inflation Rate +/- \_\_\_\_\_%

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Name: \_\_\_\_\_ Year to Start: \_\_\_\_\_ # of Years of School: \_\_\_\_\_

**Goal Importance** (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Annual cost Ideal: \$ \_\_\_\_\_ (today's dollars)

Acceptable \$ \_\_\_\_\_ (today's dollars)

Will this Amount Inflate?  No  Yes, Base Inflation Rate  Yes, Base Inflation Rate +/- \_\_\_\_\_%

**Gift or Donation (to a person or charity)**

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Description: \_\_\_\_\_

**Importance** (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who is the donor? \_\_\_\_\_

Who will receive this gift? \_\_\_\_\_ Year you plan to give this gift or donation: \_\_\_\_\_

Amount of Gift or Donation: Ideal \$ \_\_\_\_\_  Month  Year  
Acceptable: \$ \_\_\_\_\_  Month  Year

Will this Amount Inflate?  No  Yes, Base Inflation Rate  Yes, Base Inflation Rate +/- \_\_\_\_\_%

Is this gift recurring?  No  Yes

How often will it occur: Every \_\_\_\_\_ year(s)

When will it end:  Client Retires  Spouse Retires  End of Client's Plan

End of Spouse's Plan OR  Total Occurrences: \_\_\_\_\_

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Description: \_\_\_\_\_

**Importance** (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who is the donor? \_\_\_\_\_

Who will receive this gift? \_\_\_\_\_ Year you plan to give this gift or donation: \_\_\_\_\_

Amount of Gift or Donation: Ideal \$ \_\_\_\_\_  Month  Year  
Acceptable: \$ \_\_\_\_\_  Month  Year

Will this Amount Inflate?  No  Yes, Base Inflation Rate  Yes, Base Inflation Rate +/- \_\_\_\_\_%

Is this gift recurring?  No  Yes

How often will it occur: Every \_\_\_\_\_ year(s)

When will it end:  Client Retires  Spouse Retires  End of Client's Plan

End of Spouse's Plan OR  Total Occurrences: \_\_\_\_\_

**Gift or Donation (to a person or charity)**

---

Description: \_\_\_\_\_

**Importance** (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who is the donor? \_\_\_\_\_

Who will receive this gift? \_\_\_\_\_ Year you plan to give this gift or donation: \_\_\_\_\_

Amount of Gift or Donation: Ideal \$ \_\_\_\_\_  Month  Year  
Acceptable: \$ \_\_\_\_\_  Month  Year

Will this Amount Inflate?  No  Yes, Base Inflation Rate  Yes, Base Inflation Rate +/- \_\_\_\_\_%

Is this gift recurring?  No  Yes

How often will it occur: Every \_\_\_\_\_ year(s)

When will it end:  Client Retires  Spouse Retires  End of Client's Plan

End of Spouse's Plan OR  Total Occurrences: \_\_\_\_\_

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Description: \_\_\_\_\_

**Importance** (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who is the donor? \_\_\_\_\_

Who will receive this gift? \_\_\_\_\_ Year you plan to give this gift or donation: \_\_\_\_\_

Amount of Gift or Donation: Ideal \$ \_\_\_\_\_  Month  Year  
Acceptable: \$ \_\_\_\_\_  Month  Year

Will this Amount Inflate?  No  Yes, Base Inflation Rate  Yes, Base Inflation Rate +/- \_\_\_\_\_%

Is this gift recurring?  No  Yes

How often will it occur: Every \_\_\_\_\_ year(s)

When will it end:  Client Retires  Spouse Retires  End of Client's Plan

End of Spouse's Plan OR  Total Occurrences: \_\_\_\_\_

## Leave Bequest

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Description/Recipient: \_\_\_\_\_

**Importance** (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who will receive this gift? \_\_\_\_\_

When will the Bequest be made:  End of Client's Plan  End of Spouse's Plan

Amount of Bequest: Ideal \$ \_\_\_\_\_ (today's dollars)

Acceptable \$ \_\_\_\_\_ (today's dollars)

Will this Amount Inflate?  No  Yes, Base Inflation Rate  Yes, Base Inflation Rate +/- \_\_\_\_\_%

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Description/Recipient: \_\_\_\_\_

**Importance** (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who will receive this gift? \_\_\_\_\_

When will the Bequest be made:  End of Client's Plan  End of Spouse's Plan

Amount of Bequest: Ideal \$ \_\_\_\_\_ (today's dollars)

Acceptable \$ \_\_\_\_\_ (today's dollars)

Will this Amount Inflate?  No  Yes, Base Inflation Rate  Yes, Base Inflation Rate +/- \_\_\_\_\_%

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Description/Recipient: \_\_\_\_\_

**Importance** (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Who will receive this gift? \_\_\_\_\_

When will the Bequest be made:  End of Client's Plan  End of Spouse's Plan

Amount of Bequest: Ideal \$ \_\_\_\_\_ (today's dollars)

Acceptable \$ \_\_\_\_\_ (today's dollars)

Will this Amount Inflate?  No  Yes, Base Inflation Rate  Yes, Base Inflation Rate +/- \_\_\_\_\_%

## Other Financial Goals

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Examples include an annual travel budget, a new home, new cars, home renovations, major purchases, weddings and other family events and any other important life goal that will require financial resources.

Description: \_\_\_\_\_

**Goal Importance** (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Year of Goal: \_\_\_\_\_

Cost: Ideal \$ \_\_\_\_\_  Month  Year

Acceptable \$ \_\_\_\_\_  Month  Year

Will this Amount Inflate?  No  Yes, Base Inflation Rate  Yes, Base Inflation Rate +/- \_\_\_\_\_%

Is this goal recurring?  No  Yes

How often will it occur: Every \_\_\_\_\_ year(s)

When will it end:  Client Retires  Spouse Retires  End of Client's Plan

End of Spouse's Plan OR  Total Occurrences: \_\_\_\_\_

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Description: \_\_\_\_\_

**Goal Importance** (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Year of Goal: \_\_\_\_\_

Cost: Ideal \$ \_\_\_\_\_  Month  Year

Acceptable \$ \_\_\_\_\_  Month  Year

Will this Amount Inflate?  No  Yes, Base Inflation Rate  Yes, Base Inflation Rate +/- \_\_\_\_\_%

Is this goal recurring?  No  Yes

How often will it occur: Every \_\_\_\_\_ year(s)

When will it end:  Client Retires  Spouse Retires  End of Client's Plan

End of Spouse's Plan OR  Total Occurrences: \_\_\_\_\_

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## Other Financial Goals

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Examples include an annual travel budget, a new home, new cars, home renovations, major purchases, weddings and other family events and any other important life goal that will require financial resources.

Description: \_\_\_\_\_

**Goal Importance** (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Year of Goal: \_\_\_\_\_

Cost: Ideal \$ \_\_\_\_\_  Month  Year

Acceptable \$ \_\_\_\_\_  Month  Year

Will this Amount Inflate?  No  Yes, Base Inflation Rate  Yes, Base Inflation Rate +/- \_\_\_\_\_%

Is this goal recurring?  No  Yes

How often will it occur: Every \_\_\_\_\_ year(s)

When will it end:  Client Retires  Spouse Retires  End of Client's Plan

End of Spouse's Plan OR  Total Occurrences: \_\_\_\_\_

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Description: \_\_\_\_\_

**Goal Importance** (Circle One)

10	9	8	7	6	5	4	3	2	1
Needs			Wants				Wishes		

Year of Goal: \_\_\_\_\_

Cost: Ideal \$ \_\_\_\_\_  Month  Year

Acceptable \$ \_\_\_\_\_  Month  Year

Will this Amount Inflate?  No  Yes, Base Inflation Rate  Yes, Base Inflation Rate +/- \_\_\_\_\_%

Is this goal recurring?  No  Yes

How often will it occur: Every \_\_\_\_\_ year(s)

When will it end:  Client Retires  Spouse Retires  End of Client's Plan

End of Spouse's Plan OR  Total Occurrences: \_\_\_\_\_

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## Willingness to Adjust Preferences

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1. How willing are you to retire later than your ideal retirement age?
  - Slightly willing
  - Somewhat willing
  - Very Willing
  
2. How willing are you to save more money?
  - Slightly willing
  - Somewhat willing
  - Very Willing
  
3. What is the maximum extra amount you could save annually, in addition to what you are already saving?  
\$ \_\_\_\_\_
  
4. When considering all of the goals you have classified as **NEEDS**, how willing are you to reduce your Goal Amounts from the Ideal?
  - Slightly willing
  - Somewhat willing
  - Very Willing
  
5. When considering all of the goals you have classified as **WANTS**, how willing are you to reduce your Goal Amounts from the Ideal?
  - Slightly willing
  - Somewhat willing
  - Very Willing
  
6. When considering all of the goals you have classified as **WISHES**, how willing are you to reduce your Goal Amounts from the Ideal?
  - Slightly willing
  - Somewhat willing
  - Very Willing
  
7. How willing are you to accept more volatility risk in your investment portfolio to increase the chances of meeting your goals?
  - Slightly willing
  - Somewhat willing
  - Very Willing