



Financial Management for Your American Dream  
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## **Preliminary Personal Financial Profile**

The following is a partial listing of that information needed for an initial financial planning interview or a review & update planning session.

### I. PERSONAL INFORMATION

- A. Family member names, DOB, SS#
- B. Marital status, have you been married before
- C. Home, business & mailing addresses
- D. Home & business telephone numbers
- E. Employer & address, position & duties

### II. LIST OF ALL ASSETS

- A. Banking & Cash
- B. Investments
- C. Collectibles (e.g. antiques & coins)
- D. Hard Assets (e.g. autos, boats, gold)
- E. Real Estate & Home Furnishings
- F. Retirement Accounts
- G. Employee Benefits
- H. Insurance (e.g. health, disability, LTC, life, HO, auto)

#### **Total Assets Value**

### III. LIST OF ALL LIABILITIES

- A. Mortgages
- B. Auto Loans
- C. Installment Debt & Credit Cards
- D. School Loans
- E. Personal Loans (e.g. friends & family, credit unions, 401(k)s)
- F. Other Debt (e.g. over-due bills, lay-away plans)
- G. Bankruptcies, Liens, Judgments, Attached Wages, etc.)

#### **Total Liabilities Value**

**Net Worth** (assets minus liabilities)

IV. Income & Taxes

- A. Last year's gross income & "take-home"
- B. This year's gross income & "take-home"
- C. Next year's projected income
- D. Copies of tax returns (last three years)

V. CASH FLOW

- A. Monthly "take-home" pay (4.3 weeks = month)
- B. Monthly budget including:
  - 1. fixed expenses (e.g. rent, utilities, insurance, food)
  - 2. variable expenditures (e.g. vacations, X-mas, clothing, social)
  - 3. lifestyle (e.g. doctors, dining, cigarettes & alcohol)
  - 4. hobbies (e.g. boating, subscriptions, memberships)
  - 5. out-of-pocket (newspapers, dry cleaning & laundry)
  - 6. social life
  - 7. holidays & other gifts
  - 8. vacation & travel
  - 9. seasonal expenses (wardrobe, tax prep, skiing, beach)
  - 10. business & employee expenses

VI. Goals & Objectives

- A. Financial, career, personal, family including target dates and amounts of money needed
- B. Special considerations (e.g. risk, control of assets, liquidity, taxes, politics & social responsibility)