**Financial Planning Flow Chart**



**SHORT-TERM**

* Do I have peace of mind with my financial decision-making?
* What am I most concerned about in the next six to twelve months?
* What am I most concerned about in the next one to five years?
* Am I comfortable with my level of charitable giving?
* Am I paying too much in taxes?
* Aremy living expenses too high or too low?

**LONG-TERM**

* What am I most concerned about in the long term?
* Arethere some potential financial events that cause me fear?
* Am I comfortable with my debt level?
* Am I making progress towards my goals?
* Should I reposition my investment portfolio?

**GOALS CHECK-UP**