



Financial Needs Analysis

Collection Date:

Household Information

PERSON A

First Name

Last Name

Male

Female

Date of Birth

PERSON B

First Name

Last Name

Male

Female

Date of Birth

Single

Married

ADDRESS

Street

City

State

Zip

Home Phone

Work Phone

Email Address

Social Security Information

- Do Not Include
- Estimate Benefits
- Enter from Statement

	At full retirement age
Person A	\$
Person B	\$

Dependents/Education

Name

Date of Birth

Relationship

Education Needs

Institution	Annual Costs	Financial Aid	Start Age	Duration
		%		

Existing 529 Plan

Current Value	Interest Rate
	%

Name

Date of Birth

Relationship

Education Needs

Institution	Annual Costs	Financial Aid	Start Age	Duration
		%		

Existing 529 Plan

Current Value	Interest Rate
	%

Name

Date of Birth

Relationship

Education Needs

Institution	Annual Costs	Financial Aid	Start Age	Duration
		%		

Existing 529 Plan

Current Value	Interest Rate
	%

Name

Date of Birth

Relationship

Education Needs

Institution	Annual Costs	Financial Aid	Start Age	Duration
		%		

Existing 529 Plan

Current Value	Interest Rate
	%

Needs to Analyze

Chose a single need or multiple needs to analyze

- Education Survivor Needs Long Term Care Retirement Disability

Incomes

Salaries

Employer	Employee	Gross Monthly Salary	Annual Increase
	Person A		%
	Person B		

Employer Retirement Plan

Current Value: _____

Growth Rate: _____ %

Employee Contribution: _____ %

Employer Contribution: _____ %

Salaries

Employer	Employee	Gross Monthly Salary	Annual Increase
	Person A		%
	Person B		

Employer Retirement Plan

Current Value: _____

Growth Rate: _____ %

Employee Contribution: _____ %

Employer Contribution: _____ %

Other Income

Description	Recipient	Monthly Income	Annual Increase
	Person A		%
	Person B		
	Person A		%
	Person B		
	Person A		%
	Person B		
	Person A		%
	Person B		

Expenses

Description	Monthly Expense	% After First Death	% After First Disability	% After Retirement
		%	%	%
		%	%	%
		%	%	%
		%	%	%
		%	%	%
		%	%	%
		%	%	%
		%	%	%
		%	%	%

Assets

Liquid Assets

Description	Use	Owner	Type	Current Value	Interest
	Use for Any Need Retirement Only Education Only Do Not Use	Person A Person B Both	Mutual Fund Savings Primary Checking Secondary Checking Stock		%
	Use for Any Need Retirement Only Education Only Do Not Use	Person A Person B Both	Mutual Fund Savings Primary Checking Secondary Checking Stock		%
	Use for Any Need Retirement Only Education Only Do Not Use	Person A Person B Both	Mutual Fund Savings Primary Checking Secondary Checking Stock		%
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	Use for Any Need Retirement Only Education Only Do Not Use	Person A Person B Both	Mutual Fund Savings Primary Checking Secondary Checking Stock		%

Fixed Assets

Description	Use	Owner	Type	Current Value	Growth Rate
<hr/> <p>Associated Loan</p> <p>Loan Balance _____</p> <p>Monthly Payment _____</p> <p>Interest _____ %</p>	<p>Do Not Use</p> <p>Use for Any Need</p> <p>Retirement Only</p> <p>Education Only</p>	<p>Person A</p> <p>Person B</p> <p>Both</p>	<p>Residence</p> <p>Business</p> <p>Real Estate</p> <p>Personal Property</p> <p>Bond</p>		%

Fixed Assets

Description	Use	Owner	Type	Current Value	Growth Rate
<hr/> <p>Associated Loan</p> <p>Loan Balance _____</p> <p>Monthly Payment _____</p> <p>Interest _____ %</p>	<p>Do Not Use</p> <p>Use for Any Need</p> <p>Retirement Only</p> <p>Education Only</p>	<p>Person A</p> <p>Person B</p> <p>Both</p>	<p>Residence</p> <p>Business</p> <p>Real Estate</p> <p>Personal Property</p> <p>Bond</p>		%

Fixed Assets

Description	Use	Owner	Type	Current Value	Growth Rate
<hr/> Associated Loan Loan Balance _____ Monthly Payment _____ Interest _____ %	Do Not Use Use for Any Need Retirement Only Education Only	Person A Person B Both	Residence Business Real Estate Personal Property Bond		%

Fixed Assets

Description	Use	Owner	Type	Current Value	Growth Rate
<hr/> Associated Loan Loan Balance _____ Monthly Payment _____ Interest _____ %	Do Not Use Use for Any Need Retirement Only Education Only	Person A Person B Both	Residence Business Real Estate Personal Property Bond		%

Fixed Assets

Description	Use	Owner	Type	Current Value	Growth Rate
<hr/> <p>Associated Loan</p> <p>Loan Balance <input type="text"/></p> <p>Monthly Payment <input type="text"/></p> <p>Interest <input type="text"/> %</p>	Do Not Use	Person A	Residence		
	Use for Any Need	Person B	Business		
	Retirement Only	Both	Real Estate		
	Education Only		Personal Property		
			Bond		%

IRAs and Roth IRAs

IRAs

Description	Owner	Current Value	Growth Rate	Annual Contribution
	Person A Person B		%	
	Person A Person B		%	

Roth IRAs

Description	Owner	Current Value	Growth Rate	Annual Contribution
	Person A Person B		%	
	Person A Person B		%	

Liabilities

Loans

Description	Borrower	Balance	Interest	Payment	Frequency
	Person A Person B Both		%		Monthly Annual Semiannual Quarterly
	Person A Person B Both		%		Monthly Annual Semiannual Quarterly
	Person A Person B Both		%		Monthly Annual Semiannual Quarterly
	Person A Person B Both		%		Monthly Annual Semiannual Quarterly
	Person A Person B Both		%		Monthly Annual Semiannual Quarterly

Credit Cards

Description	Borrower	Balance	Interest Rate	Monthly Payment
	Person A Person B Both		%	\$

Credit Details

Credit Limit: _____

Min. Payment %: _____%

Min. Payment Amt: \$ _____

Payment Method:

- Pay Current
- Minimum Only

Credit Cards

Description	Borrower	Balance	Interest Rate	Monthly Payment
	Person A Person B Both		%	\$

Credit Details

Credit Limit: _____

Min. Payment %: _____%

Min. Payment Amt: \$ _____

Payment Method:

- Pay Current
- Minimum Only

Credit Cards

Description	Borrower	Balance	Interest Rate	Monthly Payment
	Person A Person B Both		%	\$

Credit Details

Credit Limit: _____

Min. Payment %: _____%

Min. Payment Amt: \$ _____

Payment Method:

- Pay Current
- Minimum Only

Credit Cards

Description	Borrower	Balance	Interest Rate	Monthly Payment
	Person A Person B Both		%	\$

Credit Details

Credit Limit: _____

Min. Payment %: _____%

Min. Payment Amt: \$ _____

Payment Method:

- Pay Current
- Minimum Only

Insurance

Life Insurance

Description	Insured	Face Amount	Monthly Premium	Insurance Type	Years
	Person A Person B Survivor			Permanent Term	
	Person A Person B Survivor			Permanent Term	
	Person A Person B Survivor			Permanent Term	
	Person A Person B Survivor			Permanent Term	

Disability Insurance

Description	Insured	Monthly Benefit	Waiting Period (Days)	Benefit Period Type	Benefit Period	Monthly Premium
	Person A Person B			Age 65 Weeks Years Lifetime		
	Person A Person B			Age 65 Weeks Years Lifetime		
	Person A Person B			Age 65 Weeks Years Lifetime		

	Person A Person B			Age 65 Weeks Years Lifetime		
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Long-Term Care Insurance

Description	Insured	Waiting Period	Daily Benefit	Daily Home Care
	Person A Person B			
	Benefit Period	Duration	Cost of Living	Monthly Premium
	Lifetime Years		%	

Long-Term Care Insurance

Description	Insured	Waiting Period	Daily Benefit	Daily Home Care
	Person A Person B			
	Benefit Period	Duration	Cost of Living	Monthly Premium
	Lifetime Years		%	

Other Goals

Future Purchase

Description	Date	Cost	Growth Rate
			%
Asset Type	Percent Financed	Interest Rate	Years Financed
Personal Property	%	%	
Business			
Real Estate			

Description	Date	Cost	Growth Rate
			%
Asset Type	Percent Financed	Interest Rate	Years Financed
Personal Property	%	%	
Business			
Real Estate			

Description	Date	Cost	Growth Rate
			%
Asset Type	Percent Financed	Interest Rate	Years Financed
Personal Property	%	%	
Business			
Real Estate			

Estate Assumptions

Final Expenses

	Person A	Person B
Final Expenses	\$	\$
Probate Fees	%	%
Administrative Expenses	%	%

Prior Taxable Gifts and DSUEA

	Person A	Person B
Prior Taxable Gifts	\$	\$
Gift Taxes Paid	\$	\$
Deceased Spousal Unused Exclusion Amount	\$	\$

Assumptions

	Person A	Person B
Retirement Age		
Social Security Start Age		
Long Term Care Monthly Expense	\$	\$
Long Term Care Start Age		
Long Term Care Years		
General Inflation Rate		%
Education Inflation Rate		%
Federal Income Tax Rate		%
Average Income Tax Rate		%
Time Value of Money Rate for Measuring Shortfalls (Recommended to be more than general inflation rate)		%
Years to Calculate		

Notes
