



3 Things Before Reviewing Your Progress

The new year is a perfect time to review progress toward your financial objectives – whether that’s in person or over video conferencing. We want to hear about your interests and plans for the new year so that we may align your desires with financial strategies that are in sync with your goals. Here are three things we recommend you spend a moment or two on prior to giving us a call. This way, we can make sure our time together is productive when we meet.

Your Budget (and paystubs)

Whether you’ve budgeted for years or are just starting to track your expenses, keeping tabs on household spending trends is the foundation of any financial plan.

If you’re still working, you’ll want to snag your paystubs before the meeting as well. Paystubs tell us a lot of important information like retirement contributions and how much you’re withholding (or if you’re withholding too much!). Paystubs are the blueprint for your cash flow, so we need to understand where you plan for that money to go before it hits your bank account.

Last Year’s Tax Return

Make sure you bring a copy of last year’s tax return, in digital or hard copy (whichever is lighter to carry!) While we’re not tax professionals, the details in your return help us put together financial account recommendations for your household. Your tax return has important numbers like your adjusted gross income, deductions and more, all of which tell us which accounts may be most suitable or if we should make some changes. For instance, we may want to switch from a Roth IRA to a Traditional IRA if you’re earning more than before!

Future Expenses

Your tax return, budget, and paystubs paint a nearly-complete financial picture of your household. However, these three documents only tell us what happened in the past; they

don't tell us what that may be coming in the future. So the last piece we'd ask you to think about before our meeting is any big future expenses you're anticipating.

Some common large expenses include buying or selling property like a boat, car or home, tuition for a child or grandchild, long-term care facility costs for a loved one, or a medical procedure.

A new year means new opportunities, and we're so excited for what this year may bring. We're grateful for the opportunity to discuss your goals, and we look forward to hearing from you soon.