Preparing for Your Appointment

AYCO
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The following information can be helpful to have on hand for your financial planning discussion with your coach, but is not required. If you have previously used an account aggregation tool, this may be a good starting point to gather much of your account information.

If you have a spouse or partner you would like to include in the conversation, please gather the same information for that person too.

What are some of your financial goals?
What do you hope to get out of the call?

Clear form

SAVINGS AND INVESTMENTS
Checking/savings accounts balances:
401(k) balance:
IRA balance:
Brokerage account(s) balance:
Your annual contributions (if any):
Pension estimates (if applicable):
Other: Investment account statements

INCOME
Base salary:
Bonus or commission payments:
Other income:

OTHER INFORMATION
Do you typically receive a tax refund or do you usually owe?
Do you currently have life insurance coverage?
Do you have a current will and other estate planning documents?

DEBTS (credit cards, mortgages, student loans, auto loans, etc.)

Account	Balance	Interest rate	Monthly payment

AYCO FINANCIAL COACHES

are here to help you with these financial planning questions and more.

INVESTMENTS

Are my investments diversified?

What are my investment options?

How often should I make changes to my investments?

How can I protect my investments from another stock market crash?

RETIREMENT

When can I retire?

How much should I save for retirement?

How does Social Security work?

How does Medicare work?

What is an annuity?

CASH FLOW & DEBT MANAGEMENT

How can I start a budget?

What are some strategies I can use to pay down debt?

How can I improve my credit score?

Should I refinance my home?

ESTATE PLANNING

Do I need a will?

What's a trust, and do I need one?

How do estate taxes work?

What are advance directives?

INSURANCE

Do I have enough life insurance coverage?

Do I need disability insurance?

How does long-term care insurance work and do I need it?

Do I need umbrella insurance?

EDUCATION FUNDING

How much money should I consider saving each month for education?

What type of account makes the most sense for me to use?

How does financial aid work?

What expenses can I pay from a 529 plan?

INCOME TAXES

Am I on track for a tax refund or to owe this year?

Can I receive more money in each paycheck instead of a large refund at tax time?

How can I reduce my tax liability?

HEALTHCARE

Which health plan makes the most sense for me?

How do flexible spending accounts (FSAs) and health savings accounts (HSAs) work?

What is COBRA insurance?

LIFE EVENTS

How will taxes change when I get married?

How can I prepare as I plan to buy a house?

How can I financially prepare as my family grows?

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This material is intended for educational/informational purposes only.

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