APELLA
Advice for Life

# 101 Financial Planning Items

*Check the box next to the item that is important to you and share with your financial advisor.*

## GENERAL PRINCIPLES OF FINANCIAL PLANNING

**Cash Flow Management**

- [ ] Alignment of Spending with Values and Goals
- [ ] Allocating and Bucketing Cash by Goal
- [ ] Analysis of Changing Jobs/Salary
- [ ] Analysis of Ways to Provide Financial Support for Adult Children or Aging Parents
- [ ] Car Buy Vs Lease Analysis
- [ ] Divorce Cash Flow Analysis
- [ ] Emergency Fund Planning
- [ ] Expense Analysis to Find Forgotten/Unneeded Expenses
- [ ] Home Buy Vs Rent Analysis
- [ ] Optimize Returns on Cash Holdings
- [ ] Planning for a Sabbatical
- [ ] Planning for an International Move
- [ ] Review Personal Credit Cards and Rewards
- [ ] Setting Cash Balance Targets
- [ ] Vacation Home Planning

**Debt Management**

- [ ] Creating a Total Debt Payoff Plan
- [ ] Debt Payment Allocation
- [ ] Federal Student Loan Debt Analysis and Planning/Consolidation, Using IDR/PSLF
- [ ] HELOC Analysis
- [ ] Home Mortgage Refinance Analysis
- [ ] Intra-Family Loan Planning
- [ ] Mortgage Comparison/Analysis When Buying A Home
- [ ] Refinancing Credit Card Debt
- [ ] Refinancing Student Loan Debt
- [ ] Reverse Mortgage Analysis

**Education Planning**

- [ ] 529 Plan Comparison Analysis
- [ ] Discussing College Financial Aid (Merit and Need-Based) and Strategies
- [ ] Funding Strategy with 529, UTMA, Taxable Accounts, and/or Roth IRA
- [ ] Support Filling Out the FAFSA Form

## Insurance Planning

- [ ] Analysis of Current Permanent Insurance Policies
- [ ] Curation of Insurance Professionals
- [ ] Disability Insurance Analysis
- [ ] HDHP With HSA Vs Low-Deductible Health Insurance Analysis
- [ ] Homeowner's Insurance Analysis
- [ ] Life Insurance Coverage Needs Assessment
- [ ] Long-Term Care Insurance Analysis
- [ ] Medicare Analysis
- [ ] Review Auto Insurance Coverage
- [ ] Umbrella Insurance Analysis
- [ ] Workplace Open Enrollment Period Benefits Planning

## Investment Planning

- [ ] Asset Allocation Analysis/Adjustments
- [ ] Asset Location Analysis/Adjustments
- [ ] Creating Investment Policy Statements
- [ ] Employee Stock Purchase Plan Analysis
- [ ] Handling Concentrated Stock Positions
- [ ] How To Invest an Inheritance/Windfall
- [ ] Moving To Lower-Cost Investments
- [ ] Paying Off Margin Interest Balances
- [ ] Rebalancing Execution
- [ ] Rental Real Estate Analysis
- [ ] Withdrawal Strategies

## Tax Planning

- [ ] Adjusting Strategies for Changes in Tax Policy
- [ ] Adjusting Tax Withholding/Allowances
- [ ] Analyzing Options To Maximize QBI Deduction
- [ ] Capital Gains Harvesting Analysis
- [ ] Charitable Giving Location Planning (DAF, Appreciated Stock, etc.)
- [ ] Curation of Tax Professionals
- [ ] Leveraging College Tax Credits
- [ ] Reviewing Annual Tax Return
- [ ] Roth Conversion Analysis
- [ ] Standard/Itemized Deduction Analysis
- [ ] Stock Option Planning
- [ ] Strategies for Accelerating/Deferring Business Income
- [ ] Tax Bracket Management/0% Gains Harvesting
- [ ] Tax Credit Analysis/Opportunities
- [ ] Tax Loss Harvesting Analysis

## Retirement Planning

- ☐ Analysis of How Much To Contribute to Retirement Accounts Each Year
- ☐ Analysis of Roth Vs Traditional 40l{k) Plan Account
- ☐ Considering Backdoor and “Mega" Backdoor Roth IRAs
- ☐ Coordinating Income With Tax-Sensitive Items (e.g., Medicare Premiums)
- ☐ Defined Benefit Pension Claiming Analysis
- ☐ Determine When Clients Can Retire
- ☐ Helping Clients Avoid Financial Fraud
- ☐ Planning for Housing Transition (CCRC, etc.)
- ☐ Retirement Cash Flow Analysis
- ☐ Retirement Lifestyle Goal Planning/Guidance
- ☐ Retirement Plan Distribution Option Analysis
- ☐ Review Annual Social Security Statements
- ☐ RMD Planning/Execution
- ☐ Safe Withdrawal Rate Analysis/Retirement Income Strategies
- ☐ Social Security Claiming Analysis

## Estate Planning

- ☐ Business Succession Planning
- ☐ Federal Estate Tax Planning/Analysis
- ☐ Funding of Trusts/Re-Titling of Assets
- ☐ Gift Planning
- ☐ Guidance on Creating/Reviewing the Advance Directive
- ☐ Guidance on Creating/Reviewing Healthcare Proxy
- ☐ Guidance on Creating/Reviewing Power of Attorney
- ☐ Guidance on Creating/Reviewing Will
- ☐ Guidance on Pre-Nuptial Agreements
- ☐ Recommendation/Curation of Estate Attorneys
- ☐ Review Bequest Planning
- ☐ Review Potential Trust Options
- ☐ State Estate Tax Planning/Analysis
- ☐ Surviving Spouse Analysis After the Death of a Client

## Psychology of Financial Planning

- ☐ Developing and Envisioning Financial/Life Goals
- ☐ Financial Coaching for Implementation of a Plan
- ☐ Identifying Money Scripts
- ☐ Offering Peace of Mind by Tracking Financial Life
- ☐ Support Overcoming Financial Biases
- ☐ Support Overcoming the Investment Behavior Gap