

Size Up Your Situation	
Use these questions to help you start thinking about investments — even if you don't have any just yet.	
How much do you have available to invest on a monthly basis? Be honest with your budget at this point in time. You can make adjustments to it later, but what could you set aside right now toward investing?	
What income investments do you have currently (for example, a property that you own and rent out to others)?	
Do you currently invest in your employer's retirement plan (e.g., 401(k) or 403(b) plan)?	
Yes	No N/A
How much do you contribute and how often (e.g., 6 percent per paycheck)?	
_____ per _____	
Does your employer offer a matching contribution?	Yes No
What is the maximum amount your employer will match?	_____ %
Are you currently contributing up to the maximum employer match?	Yes No

What other growth investments do you have currently?

Use your answers to the above questions to reflect upon the following questions:

How comfortable am I with my investments so far? Is there something else I could be doing to make a change in my investment strategy? Am I comfortable enough to make an investment change?

What else could I be doing with my money? Are my retirement goals supported by my current investment strategies? Am I giving up something by continuing with my current investment strategy? If so, what is it?

What's holding me back from making an investment change? What other information do I need?

Investing Plan Worksheet

Analyze Your Circumstances	
<p>Before you can select appropriate investments, identify and rank your investment objectives. Rank these objectives from 1 (most important) to 10 (least important) and use this information when choosing investment products or when working with a financial professional.</p>	
<i>Priority Rank (1-10):</i>	<i>Investment Goal</i>
	Minimize the risk of loss of principal (amount invested).
	Maximize potential for large short-term gains.
	Ensure slow, stable growth to fund long-term future needs, such as retirement or a child's education.
	Maximize liquidity in the event funds are needed in a hurry.
	Maximize current income to provide for current needs.
	Reduce income taxes.
	Build savings toward short- or mid-term major purchases, such as a down payment on the purchase of a home.
	Maximize the value of your estate for your heirs.
	Minimize the amount of estate taxes owed upon your death.
	Protect assets from the claims of creditors or others.