



120 EAST 1000 SOUTH  
PO BOX 657  
BRIGHAM CITY, UT 84302  
PHONE (435)723-5231

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## **My Money: Where Does It All Go???**

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### **Blow It - Spend It - Save It - Invest It - Protect Yourself & Your Future – Pass It Along or Give It Away – Donate It – Burry or Burn It – Fill-in the Blank!!!**

I just don't know – where all my money goes...is one of the main comments I hear from members. Along with the question of "What should I do with my money?" I can give some guidance and present some options by asking numerous questions, but in the end it is still up to them. This page is intended to make you think about the things that matter most to you and your family financially. These questions attempt to identify your options and create a new found wealth of knowledge. The answer to each question will help you to understand why you make certain decisions. With this new found knowledge, comes the power to make more informed financial decisions.

1. What are your current financial goals?
2. What are your future financial goals – let's say 1 – 3 years down the road?
3. What are your long range financial goals – let's say 5 – 10 years down the road?
4. What are your future goals – let's say 10 years and beyond?
5. How would you describe your current obligations and the way you take care of those obligations on a month-to-month basis?
6. Describe for me your current lifestyle in regards to spending money?
7. What would you do or buy if money was no object?
8. How much value does your family put into financial safety and security?
9. How would you pay for an unanticipated financial expense of \$500.00 - \$1000.00 - \$2500.00?
10. What amount of money is currently available for an emergency?
11. How many members of your family depend on your income?
12. How many income earners are there in your family?
13. How long do you plan on continuing to work and earn an income? When do you plan on retiring?
14. What is the quality of life you expect or desire during your retirement?
15. What have you done to start saving for retirement? When did you start? How much do you have saved for retirement?
16. What kind of Insurance Coverage do you currently have in place - in the case of a need?
17. Tell me what would happen if you lost your job tomorrow?
18. Households with two income earners, what would happen if either income earner in the household lost their job suddenly without warning?
19. How would you describe your tolerance to risk?
20. Tell me the riskiest or most conservative thing you have done with money over the past 3 years?
21. How do you view money? Do you share the same views as your spouse?
22. Describe for me the environment you grew up in with regards to money?
23. How would you describe your level of understanding when it comes to financial matters and making informed decisions?
24. Tell me about your current level of creditworthiness? Spouse?
25. How would you and your family react to major financial changes in your lifestyle?