



FIN\$MART™

Financial Smarts to Live Your Best Life

Client Profile & Needs Assessment Form

Welcome to Fin\$mart! Our mission is to help you master your money and manifest your best life. We promise to provide you with Clarity - *Financial Awareness*, Mastery - *Financial Preparedness*, and Transformation - *Financial Security & Peace of Mind*.

Personal Finance is personal. Each individual and household has unique circumstances, needs, and aspirations. At Fin\$mart we value you and what makes you unique. Please complete this confidential Client Profile as a first step and to provide valuable insights for our journey together.

Please tell me about yourself & your household:

Your Full Name

City

Mobile Phone

Email

Age

Birth Date

Marital Status

Employment Status

Occupation

Highest Level of Education

Spouse/Partner Name

Age

Occupation

Please describe who is living in
your household

If you have children,
list names and ages

Please share some of your financial concerns & priorities:

What has motivated
you the most to join Fin\$mart?

What are your most pressing
financial concerns?

What is your most
important financial goal
in the next 12 months?

Can you share
an early childhood memory or
experience with money?

How would you describe your
parents' relationship with money
or how they handled money while
you were growing up?

What type of debt
do you currently have?

Mortgage
Credit Card
Car Loan
Student Loan
Line of Credit
Personal Loan
Other

Have you withdrawn money from
your retirement savings to cover
an emergency or financial
hardship? If yes, please describe:

Do you face any barriers in managing your financial situation?

Check all that apply.

Please add any details in the "Other" comment box.

I don't feel I currently have the knowledge, confidence or skills to manage my money effectively

I am not sure how to best save and invest money

Financial terminology is confusing and intimidating

I haven't been able to find advice I can trust

I only make enough money to get by every month

My personal circumstances make it difficult, I am experiencing a major life transition (eg. career change, separation/divorce, health challenge)

I avoid making complex financial decisions or thinking too far into the future

I feel insecure about my financial situation

Other

How often do you feel stressed about your finances?

Never

Sometimes

Often

What do you hope to achieve by working with Fin\$mart?

Let's understand your current state of Financial Health:

1. Which of the following statements best describes how you (your household) total spending compares to total income, over the last 12 months?

Spending was much less than income

Spending was a little less than income

Spending was about equal to income

Spending was a little more than income

Spending was much more than income

2. Which of the following statements describes how your (your household) has paid its bills over the last 12 months?

- Pay all our bills on time
- Pay nearly all our bills on time
- Pay most of our bills on time
- Pay some of our bills on time
- Pay very few of our bills on time

3. At your current level of spending, how long could you (your household) afford to cover expenses, if you had to live on only the money you have readily available, without withdrawing money from retirement accounts or borrowing?

- 6 months or more
- 3-5 months
- 1-2 months
- 1-3 weeks
- Less than 1 week

4. Thinking about your (your household's) longer-term financial goals, such as saving for a vacation, buying or paying off a home, saving up for education, putting money away for retirement, or making retirement funds last... How confident are you that you (your household) is currently doing what is needed to meet your longer-term goals?

- Very confident
- Moderately confident
- Somewhat confident
- Slightly confident
- Not at all confident

5. Thinking about all of your (your household's) current debts, including mortgages, loans, money owed to people, past-due bills, and credit card balances. As of today, which of the following statements describes how manageable your current debt is?

- Do not have any debt
- Have a manageable amount of debt
- Have a bit more debt than is manageable
- Have far more debt than is manageable

6. How would you rate your credit score? Your credit score is a number between 300 and 900 that represents your creditworthiness to a lender.

- Excellent
- Very good
- Good
- Fair
- Poor
- I don't know my credit score

7. Thinking about all of the types of insurance you and others in your household currently might have, including health insurance, vehicle insurance, home or rental insurance, life insurance, and disability insurance...How confident are you that those insurance policies will provide enough support in case of an emergency?

- Very confident
- Moderately confident
- Somewhat confident
- Slightly confident
- Not at all confident
- No one in my household has any insurance

8. To what extent do you agree or disagree with the following statement: "My household plans ahead financially."

- Agree strongly
- Agree somewhat
- Neither agree or disagree
- Disagree somewhat
- Disagree strongly

Mastering your money is a skill, not a task. Knowledge is important but commitment is everything when it comes to improving your financial wellbeing and becoming your own best financial advisor. No one cares more about your money, your life, and your family than you.

On a scale of 1 to 10, how committed are you to improving your finances, by putting in the time, effort, and discipline to become Fin\$mart?!

	1	2	3	4	5	6	7	8	9	10
Commitment Level										

Finally, please tell us how you learned about Fin\$mart...we always like to thank referrals!

**Thank you for sharing these valuable insights.
Your confidentiality and privacy is absolutely assured.**

Please email your completed form to tanya@finsmart.ca

**I so look forward to supporting you on your journey to become Fin\$mart!
Tanya Oliva, BBA, AFCC, Founder of Fin\$mart**