JACKSON ENTREPRISES

FINANCIAL DISCOVERY WORKBOOK

Clarity for where you are. Strategy for where you are going.

This workbook helps us understand where you are today, where you would like to go, and what matters most to you. There are no right or wrong answers. Estimates are perfectly fine. Your responses help us make our conversation more focused, personal, and useful.

Client name	Date completed

Most people complete this workbook in approximately 15-20 minutes. Estimates are welcome, and you may skip anything you are not comfortable answering.

For your protection, do not include Social Security numbers, complete account numbers, passwords, or login credentials.

Financial Solutions for a Secure Future

Confidential - Please complete only what you are comfortable sharing.

Section 1: Your Vision

Start with the life you are working toward - not with a product.

Full name	Preferred name
Date of birth	**Phone**
Email	**Spouse / partner name**

What outcomes matter most to you? (Check all that apply)

- ☐ Being debt-free
- ☐ Optional or earlier-than-expected retirement
- ☐ Stable and predictable retirement income
- ☐ Financial security for my family
- ☐ Protection from market losses
- ☐ Flexibility to travel or work less
- ☐ Confidence my plan works if I change jobs
- ☐ Leaving a legacy for loved ones
- ☐ Funding education for children or grandchildren
- ☐ Building accessible savings
- ☐ Peace of mind knowing I have a plan
- ☐ I am not sure yet - I just know I need to start

What does financial security mean to you personally?

If money were not the obstacle, what would your ideal life look like 10-20 years from now?

Section 2: Your Why

Understanding why this matters helps us build around what you value most.

Why are these goals important right now? (Check all that apply)

- ☐ I do not want to work forever
- ☐ I have seen others struggle in retirement
- ☐ I want more control over my money
- ☐ I want to reduce financial stress
- ☐ I want protection regardless of the economy
- ☐ I want to avoid burdening my family
- ☐ I feel behind and want to catch up
- ☐ A life event made this a priority
- ☐ I have delayed planning long enough
- ☐ I want to be more intentional with my income
- ☐ I want guidance and accountability
- ☐ I am not exactly sure - I just know I need help

What motivated you to complete this workbook today?

Who else is impacted by the financial decisions you make?

What would happen if this area of your financial life stayed exactly the same for the next 5-10 years?

Section 3: What's Changed?

Life changes. Your financial strategy should be reviewed when it does.

Have any of these occurred recently or are any expected soon?

- ☐ Marriage or new partnership
- ☐ Divorce or separation
- ☐ New child or adoption
- ☐ New grandchild
- ☐ Purchased or sold a home
- ☐ Promotion or pay increase
- ☐ Career or employer change
- ☐ Started or expanded a business
- ☐ Retirement is approaching
- ☐ Received or expect an inheritance
- ☐ Major health change
- ☐ Caring for aging parents
- ☐ Child entering college
- ☐ Death of a loved one
- ☐ Relocation
- ☐ No major changes

Since we last met - or since you last reviewed your finances - what has changed the most?

Is anything happening now that may affect your financial future?

Section 4: Vision vs. Current Path

Let us compare where you want to go with the path you are on today.

Current employment status	Employer / occupation
Target retirement age	**Years until retirement**
Current retirement contribution per month	**Current retirement accounts**

How confident are you that your current path will produce the future you described?

☐ 1 - Not confident ☐ 2 ☐ 3 ☐ 4 ☐ 5 - Unsure ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 - Very confident

What feels strongest about your current financial strategy?

What feels incomplete, uncertain, or vulnerable?

If nothing changed over the next 5-10 years, how would you feel?

Section 5: Income, Cash Flow & Reserves

Estimates are welcome. This is about understanding capacity, not judging spending.

Primary net monthly income	Overtime / extra shifts
Side income / business income	**Spouse / partner net income**
Regular monthly expenses	**Amount usually left after bills**

How consistent is your monthly cash flow?

- ☐ Very consistent
- ☐ Mostly consistent
- ☐ Varies because of overtime or commissions
- ☐ Frequently tight
- ☐ Unsure

Emergency savings balance	Months of expenses covered
Total credit card balances	**Total other non-mortgage debt**

Which statement best describes your emergency fund?

- ☐ Less than 1 month of expenses
- ☐ 1-3 months
- ☐ 3-6 months
- ☐ More than 6 months
- ☐ I do not currently have one

Are there any expenses, debts, or cash-flow concerns you want us to prioritize?

Section 6: Employer & Retirement Benefits

Workplace benefits can be valuable - but they may not cover every need.

Which benefits do you currently have? (Check all that apply)

- ☐ Pension
- ☐ Deferred Compensation / 457(b)
- ☐ 401(k)
- ☐ 403(b)
- ☐ Employer match
- ☐ Employer-provided life insurance
- ☐ Short-term disability
- ☐ Long-term disability
- ☐ HSA
- ☐ FSA
- ☐ Union or association benefits
- ☐ Retiree medical benefits
- ☐ Other
- ☐ I am unsure what I have

Employee contribution per month	**Employer contribution / match**

Estimated pension at retirement	**Estimated Social Security benefit**

When was the last time you reviewed your benefit elections and beneficiary designations?

- ☐ Within the last year
- ☐ 1-3 years ago
- ☐ More than 3 years ago
- ☐ Never
- ☐ I am not sure

What questions do you have about your workplace or retirement benefits?

Desired monthly income in retirement	Estimated monthly income currently on track

☐ Unsure

Section 7: Assets & Savings

Approximate balances help us see how your resources are currently positioned.

Account / Asset	Approximate Balance	Monthly Contribution
☐ Checking		
☐ Savings		
☐ Emergency fund		
☐ 457 / Deferred Comp		
☐ 401(k) / 403(b)		
☐ Traditional IRA		
☐ Roth IRA		
☐ Pension value (if known)		
☐ Brokerage / investments		
☐ Annuity		
☐ Cash-value life insurance		
☐ Real estate equity		
☐ Business interests		
☐ College savings / 529		
☐ Other		

Do you have any old accounts from former employers or accounts you are unsure how to manage?

Section 8: Protection Snapshot

This section helps us understand what is already in place and where gaps may exist.

What protection do you currently have?

Coverage Type	Approximate Benefit	Premium / Cost
☐ Employer life insurance		
☐ Personal term life insurance		
☐ Permanent / cash-value life insurance		
☐ Disability insurance		
☐ Critical illness coverage		
☐ Long-term care coverage		
☐ Accidental death coverage		
☐ I am unsure		

Mortgage balance	**Other debts you would want paid**

Annual gross income	**Years of income to replace**

Number of dependent children	**Education funding goal**

Are your beneficiaries current on all policies and accounts?

☐ Yes
☐ No
☐ Unsure
☐ Some are current, but not all

Who or what are you most concerned about protecting?

Section 9: Legacy & Estate Readiness

Good planning includes both protection and clear instructions for the people you love.

Which documents or arrangements do you currently have?

- ☐ Will
- ☐ Revocable living trust
- ☐ Durable power of attorney
- ☐ Advance healthcare directive
- ☐ Guardianship instructions
- ☐ Final expense plan
- ☐ Updated beneficiary designations
- ☐ Business succession plan
- ☐ None of these
- ☐ I am unsure

Date estate documents were last reviewed	Attorney / professional who prepared them

What would you want your family to experience financially if something happened to you?

Are there people, charities, a church, or a cause you would like included in your legacy?

Would you like help connecting with an estate-planning professional?

- ☐ Yes
- ☐ Maybe - I would like more information
- ☐ No
- ☐ I already work with someone

Section 10: Confidence & Comfort

Your strategy should fit both your goals and your comfort level.

Rate your confidence in each area from 1 (low) to 10 (high).

Area	Confidence (1-10)
Retirement readiness	
Money growing efficiently	
Emergency savings	
Debt strategy	
Family protection	
Income protection	
Tax awareness	
Estate plan	
Understanding of current accounts	
Overall financial plan	

How comfortable are you with market ups and downs?

- ☐ Comfortable with significant ups and downs
- ☐ Somewhat comfortable
- ☐ Prefer limited volatility
- ☐ Not comfortable with losses
- ☐ I am not sure

How involved do you prefer to be in financial decisions?

- ☐ Hands-on
- ☐ Collaborative
- ☐ Mostly hands-off
- ☐ I want education before deciding

Which area rated below an 8 and feels most important to improve first?

Section 11: Questions & What Success Looks Like

These answers will help shape the agenda for our conversation.

What financial question have you been meaning to ask someone, but have not?

What is your biggest financial concern today?

What excites you most about your financial future?

If we met again one year from today, what would need to happen for you to say, "I am really glad we had this conversation"?

When this plan is successful, what does your life look and feel like?

Section 12: How We Can Best Serve You

Clear expectations help us create a better long-term relationship.

How often would you like a financial check-in?

- ☐ Every 6 months
- ☐ Once a year
- ☐ When a major life event occurs
- ☐ As needed
- ☐ I am not sure

What is your preferred way to communicate?

- ☐ Phone
- ☐ Text
- ☐ Email
- ☐ Video meeting
- ☐ In person

Who else should be included in future planning conversations?

Are there people in your life whose financial well-being concerns you? (No names are needed.)

- ☐ Spouse / partner
- ☐ Adult children
- ☐ Parents
- ☐ Siblings
- ☐ Coworkers
- ☐ Friends
- ☐ Business partners
- ☐ Church or community members
- ☐ No one comes to mind right now

Anything else you would like us to know before we meet?

If someone comes to mind, would you feel comfortable introducing us after your review?

☐ Yes ☐ Maybe - let's discuss it first ☐ Not at this time

Section 13: Our Action Plan

To be completed together during or after your review.

Top priorities

Priority	Next Step	Who / By When

Recommendations or opportunities to explore

Next review date	Preferred follow-up method

Client notes / questions

This workbook is designed for discovery and education. Any recommendation should be based on a complete review of your circumstances, goals, and available options.