

BERNO FINANCIAL MANAGEMENT, INC.
Independent, Fee-Only, Comprehensive Personal Financial Planning
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LET'S GET STARTED!

Part II: QUALITATIVE INFORMATION

Client and Co-Client, if applicable, each complete one separately.

Name _____ Date: _____

What are your hobbies and interests? How do you spend your free time? _____

Would you describe yourself as a competitive person? Yes _____ No _____

Do (did) you participate in sports or other competitive activities? If so, which one(s)?

What organizations or groups do you belong to or volunteer for? To what extent do you participate? _____

Where did you go to college? What was your major? _____

Did you attend graduate school? If so, where and what field of study? _____

How is your financial status and behavior the same or different than your parents?

Briefly describe what lessons you learned about money when you were growing up?

How has your philosophy or financial outlook or behavior changed over the years?

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QUALITATIVE INFORMATION

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On a scale of 1 to 5 (with 1 being low and 5 being high), rank how important it is for you to have:

- _____ Nice house
- _____ New car
- _____ Nice clothes
- _____ Nice vacation
- _____ Eat out regularly
- _____ A club membership
- _____ Provide for education or extracurricular activities for children/grandchildren

If you won \$50,000 in a raffle today, what would you do with it?

- _____ % Pay off debts
- _____ % Spend it on a special project or purchase,
- _____ % Invest
- _____ % Save
- _____ % Give away

What is the most discretionary part of your expenses that could be cut if necessary?

By how much could you cut your expenses, if necessary, per month or per year? _____

How would you describe the role of finances in your close personal relationships with spouse and/or children?

- _____ Harmonious
- _____ Mediocre
- _____ A source of friction
- _____ Not discussed much

If you got hit by a truck tomorrow, how easily would your spouse or a close family member be able to manage financial affairs? _____

Would your children be able and willing to be able to step in and help if either of you or your spouse became incapacitated? _____yes _____no _____maybe

If you have a college education, did you pay for it or your parents or some combination? What would you like to do for your children or grandchildren? _____

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How important are religious beliefs in your decision-making?

- Very Important
- Important
- Somewhat Important
- Not Important

If you had all the money in the world, how would you live your life differently today?

If you knew you were going to die in one year, what would you want to accomplish?

How do you want to be remembered by your family? By others? _____

What financial issues worry you the most? _____

What are some of the best and worst financial decisions you have ever made? What do you credit for the best ones? How did you cope with the worst ones? _____

What changes do you foresee in your life in the near future? Next 12 to 24 months? 3 to 5 yrs?

How Tech Savvy are you?

- Extremely (I can program software and build a computer)
- Very (I do most of my daily activities via the computer)
- Average (I surf the web, send emails, shop, and pay some bills over the internet)
- Somewhat (I have surfed the web and send an occasional email)
- What's a computer?