



Carter & Carter Financial
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Changing Jobs Checklist

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General Information	Yes	No	N/A
1. Has relevant personal information been gathered? <ul style="list-style-type: none"> ▶ Names, ages ▶ Children and other dependents 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Has financial situation been assessed? <ul style="list-style-type: none"> ▶ Income ▶ Expenses ▶ Assets ▶ Liabilities 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Employee benefits	Yes	No	N/A
1. Has a benefits package been discussed with the new employer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. If yes, are there restrictions or a waiting period for benefits?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Is health insurance offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Are short- and long-term disability offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Is a Section 125 or flexible spending account offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Is dental insurance offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Is vision insurance offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Is life insurance offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Is a retirement plan offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Is adoption assistance offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Is long-term care insurance offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Other insurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Has vacation/time off been reviewed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			

Financial picture	Yes	No	N/A
1. Has annual compensation been determined?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. If married, will spouse work outside the home?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. If there are children, will day care be necessary?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Will living expenses be affected?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Money management	Yes	No	N/A
1. Has budget been updated to reflect changes in income and expenses? <ul style="list-style-type: none"> ▶ Housing costs ▶ Transportation costs ▶ Food, clothing, and other household expenses ▶ Health-care expenses ▶ Life and disability insurance premiums ▶ Child-care costs 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Has an emergency fund been established?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Housing situation	Yes	No	N/A
1. Is relocation an issue?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Is there a home that needs to be sold?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Is a home purchase planned?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Have the advantages and disadvantages of buying a home versus renting a home been discussed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have other expenses been reviewed? <ul style="list-style-type: none"> ▶ Mortgage origination fees ▶ Real estate agent fees ▶ Attorney fees ▶ Moving expenses ▶ Potential increase in real estate taxes ▶ Cost of living in new location 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. Will the new employer pay all relocation expenses?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Insurance planning	Yes	No	N/A
1. Is a current health insurance plan in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Has spouse's coverage been evaluated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Will COBRA be needed during the job transition period?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Is an individual (non-employer-sponsored) life insurance policy in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Does life insurance need to be upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Does automobile insurance need to be purchased/upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Does homeowners/renters insurance need to be purchased/upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Does disability income insurance need to be purchased/upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Does personal liability insurance need to be purchased/upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Does long-term care insurance need to be purchased/upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Are beneficiary designations up-to-date?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Investment planning	Yes	No	N/A
1. Has liquidity need changed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Has risk tolerance been determined?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have investment goals been considered/prioritized?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Has size/frequency of investments been determined?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. Has current asset allocation been reviewed? ▶ Stocks ▶ Bonds ▶ Mutual funds ▶ Annuities ▶ Real estate ▶ Art/collectibles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Will job change affect existing employee stock options?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Retirement planning	Yes	No	N/A
1. Is a retirement plan available? ▶ Employer-sponsored retirement plan ▶ Beneficiary designation updated	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. If a 401(k) is offered, will the employer match employee contributions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Are IRAs being effectively utilized?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Will all available plans be funded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Tax planning	Yes	No	N/A
1. Will withholding change?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Is the maximum tax advantage of employee benefits realized?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Will child care be needed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Will there be a home office?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have home office deductions been discussed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Is there self-employment income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			



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