



Money Zone: Finding an Advisor

Each member can print this out and have it available to follow and take notes.

Finding a trusted advisor is one of the most important steps along the road to financial freedom. A financial advisor who knows your situation and has your best interests at heart can motivate you to move quickly toward your dreams and can provide an essential sounding board for your financial plans. An advisor you trust is worth his or her weight in gold.

Icebreaker

Have you ever worked with a financial advisor? What did you like (and what did you dislike) about the experience?

Things to Talk About

Pick the question your Club finds most interesting. If there's still time, pick another one -- or make up your own!

- If you have an advisor, how do you feel when you visit your financial advisor? Do you feel in control and “heard”? Or do you feel talked down to?
- Does your financial advisor answer your questions in a way that is comprehensive yet easy to understand?
- Do any of your friends use a financial advisor? If so, what do they think of his or her services?
- In what specific areas of your financial life would an advisor be helpful?

AS USUAL...

Catch Yourself Doing Something Right

Share your success with your fellow Club members:

- What Money Miracle (unexpected good fortune) did you have since last meeting?
- What did you do since last meeting to become a Money Star (a money-savvy gal in charge of her finances)? How did you further your financial goals?

What Will You Do Today?

Choose one **Small Step** to do before next meeting, and pledge to the group to do it. To select that 15-minute exercise, ask yourself these questions:

- What are your money challenges before the next meeting?
- What do you need to focus on?
- What is the next step in your life -- and what can you do before the next meeting to achieve it?

Don't drive yourself crazy. Remember, you can do anything for 15 minutes! For example:

- I will spend 15 minutes interviewing a prospective financial advisor.



Or

- I will spend 15 minutes researching financial advisors on the Internet.

Or

- I will spend 15 minutes gathering the papers necessary for my first meeting with a financial advisor.

You get the picture. This is like Goldilocks. Don't try to do too much. Don't try to do too little. Do it just right.

More Cool Ideas for Small Steps <http://moneyclubs.com/dotoday.htm>

Money Magic

Choose one affirmation to motivate you to achieve your goals, something like:

- I am in control of my financial life.
- I get the help I need to make good decisions.
- I manage my financial affairs to the best extent possible.
- I deserve the best advice possible.

The Money Zone for Next Meeting

Cast your vote: Does your Money Club want to stay in this Money Zone, or do you want to move on to the next Money Zone?

If your group decides to Stay in the Zone then, future Money Star, check out these fun articles so you can discuss them at your next meeting. Even if your group decides to move to the next Zone, you still can explore these on your own.

Financial "Interior Design" http://wife.org/features_bottomline_moneymatters_0701.htm

Discussion questions:

- How can you use these suggestions to better "decorate" your financial life?
- What can you convey to your financial advisor about your own sense of financial style?

Financial Advisor Qualifications

<http://www.metlife2000.org/Lifeadvice/Money/Docs/advisor1.html>

Discussion questions:

- If you have an advisor, what are his or her qualifications?
- What is the most important

Which Financial Advisor Should I Choose?

http://www.ivillage.com/money/life_stage/startingout/articles/0,,188832_39344,00.html

Discussion questions:

- Which financial advisors do you currently have?

- Are you getting all of your financial needs met by your advisors?

Just for You

Before the next Money Club meeting, do the Just for You Exercise called "Finding an Advisor—Step-by-Step" <http://moneyclubs.com/moneyzones/finding-an-advisor-step-by-step.htm>

Don't skip a meeting if you don't get this done. Half of life is showing up, Money Clubs included. You can tell the group you didn't get it done, and they will encourage you (not bug you) to make a date to do it soon.

Discussion questions for your club meeting:

- Is there a public figure who would be your ideal "type" of financial planner?
- How often do you think you should review your relationship with your financial planner to be sure that it still meets your needs?