

Transcript

Information entered April 19, 2021

TOPIC	QUESTION	ANSWER
My Basics	1. Enter your birth date (MM DD YY or January 1, 2019)	7 31 90 (July 31 1990)
	2. Please select your gender:	2 - Male (2)
	3. Are you including a partner or spouse in this plan?	No (No)
	4. Do you have any children or others who depend on you financially?	No (No)
What you make	5. Now let's take a look at what you make. Enter your annual income from work:	42000 (42,000)
	6. Any other kinds of income?	No (No)
What you spend	7. You have \$33,150 in annual expenses in your Actual Spending tracker summary. Do you want to?	2 - Review your spending summary (2)
	8. Your have \$33,150 in annual expenses in your Actual Spending tracker summary, by category. Do you want to? <ul style="list-style-type: none"> • Housing: \$9,600 • Utilities: \$2,400 • Household Operations: \$1,000 • Household Goods: \$900 • Transportation: \$7,200 • Food: \$3,500 • Alcohol and Tobacco: \$600 • Entertainment: \$1,700 • Personal Care: \$450 • Apparel: \$1,000 • Healthcare and Health Insurance: \$2,900 • Other Insurance: \$100 • Support Payments and Contributions: \$1,200 • Education: \$600 	2 - Bring these expenses into my interview (2)
What you own	9. Now, let's take a look at what you own. What is the average monthly balance in checking account(s)?	1500 (1,500)
	10. What is the average monthly balance in savings account(s)?	0 (0)
	11. Any other savings accounts to add?	No (No)
	12. Do you have a retirement plan?	Yes (Yes)
	13. Do you have retirement plan(s)?	Through work (e.g. 401k, 403b, 457b)
	14. How much do you contribute to employer sponsored retirement account(s) each year?	2100 (2,100)
	15. How much is in your retirement accounts?	3780 (3,780)
	16. Thanks! That's the essential info about retirement accounts. Can we ask a few more detailed questions?	Yes (Yes)

TOPIC	QUESTION	ANSWER
	17. Do you own a home?	No (No)
	18. Add other items you own?	No (No)
Other things you own	19. Please provide your best estimates the value of personal use assets you own:	1 - \$5,000 or less (1)
What you owe	20. Which of the following types of debt do you have?	Credit card; Car loan
	21. List the following information for each credit card where there is an outstanding balance:	(See Appendix 1)
	22. List the following information for each car loan:	(See Appendix 2)
	23. Any other types of debts to add?	No (No)
Retirement Plans	24. Check the box for each type of retirement plan you have (check all that apply).	401k, 403b, 457b
	25. How many 401k, 403b, 457b accounts do you have?	1 (1)
	26. How much do you contribute annually to 401k, 403b, 457b?	2100 (2,100)
	27. Does your employer contribute funds to the retirement plan?	Yes (Yes)
	28. How much does your employer contribute annually on your behalf?	1680 (1,680)
	29. Ready to upload your 401k, 403b, 457b statement(s)? We are going to ask to upload the retirement statements. Now is a good time to be sure you have them saved as .pdfs or images (.jpeg, .gif) on your computer so that you have them easily accessible. We encourage you to delete or mark out personally identifying information such as account numbers and Social Security numbers that appear on your statements.	Yes, ready to upload statements (Yes)
	30. Please upload the statement(s) showing the details of 401k, 403b, 457b using PLANANDACT's secure file transmission.	072121114 - 073100637 - 401k.png (072121114 - 073100637 - 401k.png)
	31. Please enter the total market value shown on the statement you have uploaded.	3780 (3,780)
	32. Do you have another file to upload for 401k, 403b, 457b?	No (No)
Risk profile	33. Please select the answer that best represents your sense of, or point of view on, the stability of your work situation:	3 - More than 20% of my annual income can be unpre (3)
	34. Whether you currently own them or not, how would you rate your own understanding of investments?	3 - Not knowledgeable (3)
	35. How many years have you invested or had money invested in the stock market?	1 - 0-4 years (1)
	36. How would you describe your past behavior -- or how you would likely react -- when the stock market declines by 10% or more?	2 - Didn't like the losses, but I didn't make any (2)
	37. What percentage of your portfolio is invested in the types of investments designed for preservation of principal such as Treasury Bills, Certificates of Deposit, and/or US Savings Bonds?	1 - Less than 5% (1)
Tax Info	38. Almost there. We've got one last area to cover related to your tax situation. Can we ask a few detailed questions?	Yes (Yes)
	39. Which tax form did you file most recently?	Previous answer: 1 - 1040 Your answer: 2 - 1040SR (2)
	40. What was the filing status of that return?	1 - Single (1)

TOPIC	QUESTION	ANSWER
	41. From your tax return, please give us the information in the table below:	(See Appendix 3)
	42. What year is listed on your tax return?	2020 (2,020)
	43. For this year's taxes, make changes below, if needed. You currently have a filing status of Single. Do you expect this to change this year?	No (No)
	44. You currently have 0 dependents. Do you expect this to change this year?	No (No)
	45. Do you plan to buy a home this year?	No (No)
	46. Do you expect to inherit or receive assets as a gift this year?	No (No)
Submit Interview	47. Thanks for completing your interview! What's next? - Ready to get your Next Steps? Click below. We'll get started on your Plan. - If not, no worries. Click Save & Exit and come back soon!	Get my Next Steps

Appendix 1

Credit card(s)

Card name	Card owner	Outstanding balance	Interest rate	Min monthly payment
visa	You	1800	13	150

Appendix 2

Car loan(s)

Name of lender	Borrower	Outstanding balance	Interest rate	Minimum monthly payment	Date of Final Loan Payment
GM	You	9000	4.25	278	06.01.2024

Appendix 3

Tax information

Total income (line 9)	Adjusted Gross Income (line 11)	Taxable income (line 15)	Total tax (line 24)
42000	42000	37000	4250