|  |  |  |
| --- | --- | --- |
| PURCHASE OF CAR, WEDDING, VACATION, OR OTHER MISC GOAL FORM  *The purpose of this form is to see what effect a secondary goal will have on the Retirement Update Letter. This is a Microsoft Word document to be filled out on your computer. Do not print and fill out by hand. Various tables will have to be expanded to accommodate your additional information. After you and your spouse have completed this form, please email it to Karen@ContourFinancial.com.* | | |
| Client Name: | Spouse Name: | Date: |

|  |  |
| --- | --- |
| **POINTS TO CONSIDER**  *For areas of concern or interest, place an “X” in the adjacent box* | |
|  | *Finances –* Will this secondary goal add substantial debt to the balance sheet? |
|  | *Finances***-**What impact will this have on cash flow? |
|  | *Retirement –* Will proceeding affect retirement plans? |
|  | *Value –* If the cost will greatly impact cash flow and retirement, is a less costly substitute available? |
|  | *Value –* Does this goal have lasting value (e.g. computer purchase for a business start-up)? |
| *Additional Points or Comments:* | |

|  |  |  |  |
| --- | --- | --- | --- |
| **SECONDARY FUNDING GOAL** | | | |
| **Description** | **Loan or Cash?** | **Date** | **Cost** |
|  |  | / / | $ |

|  |
| --- |
| **LOAN NEEDED TO FUND SECONDARY GOAL** |
| |  |  |  | | --- | --- | --- | | 1 | Amount of loan needed | $ | | 2 | Projected interest rate1 | % | | 3 | Total number of payments2 |  | | 4 | Monthly payment3 | $ |   1If unknown our firm can estimate the interest rate, or reference [Bank Rate](http://www.bankrate.com/).  2e.g. – For a 30 year term enter 360.  3If unknown our firm can provide an estimated monthly payment. |