

Equis Financial: Needs Analysis

Equity:

Name:	Significant Other:
Mortgage Balance:	Monthly Payment:
Loan Length:	New Purchase/Refinance:
Early Payoff?	Are you making extra payments?
Did they go over any program at closing that would help you pay the loan off in half the time without refinancing? Y / N	
Appraisal:	Equity:
If you learn nothing else today, know that we have to protect that equity. That's your money and we have to make sure it goes to your kids!	

Current Job and Emergency Funds:

Job:	Job:
How Long:	How Long:
Monthly Income:	Monthly Income:
Life Insurance (outside work):	Life Insurance (outside work):

Health and Risk:

DUI's, felonies, suspended license:	DUI's, felonies, suspended license:
Age (Date of Birth):	Age (Date of Birth):
Tobacco?	Tobacco?
Height and Weight:	Height and Weight:
Prescription History:	Prescription History:

Ever been hospitalized for any reason?
 Have you had any neurological disorders? TIAs? Strokes? Epilepsy, seizures, migraines?
 Any anxiety or depression or mental health issues?
 Any lung issues? Asthma, COPD, Sleep apnea? Have you ever had an inhaler?
 Any heart problems? Any chest pains? Heart attack? Any circulatory problems? Heart Surgeries?
 Cancer, tumors or polyps?
 Diabetes or pre-diabetes?
 Any history of chronic pain management? pain pills? Chronic pills? How long?
 Any memory medications?

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Quotes and Pain:

Name:	Significant Other:
Would you stay in the home?	Would you stay in the home?
If no, what would you do?	If no, what would you do?
If we lost your significant other's income, what would the financial situation look like?	If we lost your significant other's income, what would the financial situation look like?
Do you all have in place for emergencies? If you were to get sick and lose job, do you have anything to fall back on? Savings accounts? _____ Stocks: _____ Old 401K? _____ IRA's? _____ Other? _____	
So, if we can make this fit your budget, is this coverage something that you'd like to take care of today?	

Coverage Options

Mortgage Protection (Term Life)					
Company:			Company:		
Term	Face Value	Premium	Term	Face Value	Premium

Equity Protection (Whole Life)					
Company:			Company:		
Months of Payments	Face Value (Don't Read!)	Premium	Months of Payments	Face Value (Don't Read!)	Premium

Close:

What do you feel is the best place to start? We just need to get your foot in the door. We can always bump it up.

Think about it? What I recommend is that you pick something that you don't have to think about. A starter plan is fine. We don't know what tomorrow will bring.

Decision: I think that is a real good place to start. Let's take a few minutes and get you both signed up today and start the process.

Debt Free for Life: One more thing... we talked earlier about that plan to cover your loan in a third or half the time without financing. Would you like to look at the math on that?