



# CHANGING JOBS CHECKLIST

CUSO Financial Services, LP

Retirement Planning & Investment Center

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General Information	Yes	No	N/A
1. Has relevant personal information been gathered? <ul style="list-style-type: none"><li>Names, ages</li><li>Children and other dependents</li></ul>			
2. Has financial situation been assessed? <ul style="list-style-type: none"><li>Income</li><li>Expenses</li><li>Assets</li><li>Liabilities</li></ul>			
Notes:			

Employee benefits	Yes	No	N/A
1. Has a benefits package been discussed with the new employer?			
2. If yes, are there restrictions or a waiting period for all benefits?			
3. Is health insurance offered?			
4. Are short- and long-term disability offered?			
5. Is a Section 125 or flexible spending account offered?			
6. Is dental insurance offered?			
7. Is vision insurance offered?			
8. Is life insurance offered?			
9. Is a retirement plan offered?			
10. Is adoption assistance offered?			
11. Is long-term care insurance offered?			
12. Other insurance?			
13. Has vacation/time off been reviewed?			
Notes:			

Financial picture	Yes	No	N/A
1. Has annual compensation been determined)?			
2. If married, will spouse work outside the home?			
3. If there are children, will day care be necessary?			
4. Will living expenses be affected?			
Notes:			

Investing for the future	Yes	No	N/A
1. Has budget been updated to reflect changes in income and expenses? <ul style="list-style-type: none"><li>• Housing costs</li><li>• Transportation costs</li><li>• Food, clothing, and other household expenses</li><li>• Health-care expenses</li><li>• Life and disability insurance premiums</li><li>• Child-care costs</li></ul>			
2. Has an emergency fund been established?			
Notes:			

Housing situation	Yes	No	N/A
1. Is relocation an issue?			
2. Is there a home that needs to be sold?			
3. Is a home purchase planned?			
4. Have the advantages and disadvantages of buying a home versus renting a home been discussed?			
5. Have other expenses been reviewed? <ul style="list-style-type: none"> <li>• Mortgage origination fees</li> <li>• Real estate agent fees</li> <li>• Attorney fees</li> <li>• Moving expenses</li> <li>• Potential increase in real estate taxes</li> <li>• Cost of living in new location</li> </ul>			
6. Will the new employer pay all relocation expenses?			
Notes:			

Insurance planning	Yes	No	N/A
1. Is a current health insurance plan in place?			
2. Has spouse's coverage been evaluated?			
3. Will COBRA be needed during the job transition period?			
4. Is an individual (non-employer-sponsored) life insurance policy in place?			
5. Does life insurance need to be upgraded?			
6. Does automobile insurance need to be purchased/upgraded?			
7. Does homeowners/renters insurance need to be purchased/upgraded?			
8. Does disability income insurance need to be purchased/upgraded?			
9. Does personal liability insurance need to be purchased/upgraded?			
10. Does long-term care insurance need to be purchased/upgraded?			
11. Are beneficiary designations up-to-date?			
Notes:			

Investment planning	Yes	No	N/A
1. Has liquidity need changed?			
2. Has risk tolerance been determined?			
3. Have investment goals been considered/prioritized?			
4. Has size/frequency of investments been determined?			
5. Has current asset allocation been reviewed? <ul style="list-style-type: none"> <li>• Stocks</li> <li>• Bonds</li> <li>• Mutual funds</li> <li>• Annuities</li> <li>• Real estate</li> <li>• Art/collectibles</li> </ul>			
6. Will job change affect existing employee stock options?			
Notes:			



Retirement planning	Yes	No	N/A
1. Is a retirement plan available? <ul style="list-style-type: none"><li>• Employer-sponsored retirement plan</li><li>• Beneficiary designation updated</li></ul>			
2. If a 401(k) is offered, will the employer match employee contributions?			
3. Are IRAs being effectively utilized?			
4. Will all available plans be funded?			
Notes:			

Tax planning *	Yes	No	N/A
1. Will withholding change?			
2. Is the maximum tax advantage of employee benefits realized?			
3. Will child care be needed?			
4. Will there be a home office?			
5. Have home office deductions been discussed?			
6. Is there self-employment income?			
Notes:			

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