



FOUNDATION FOR
**FINANCIAL
PLANNING**

Celebrating 20 Years...It Matters!

HOW TO BRING ONE-ON-ONE PRO BONO FINANCIAL PLANNING TO YOUR COMMUNITY

The Foundation for Financial Planning helps people take control of their financial lives by connecting the financial planning community with people in need. We do this through program partnerships and grant opportunities that bring pro bono one-on-one financial planning to those that lack access to financial planning professionals.

Why Bring One-on-one Pro Bono Financial Planning To Your Community?



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Celebrating 20 Years...It Matters!

It offers personal, confidential sessions for those you serve!

Often financial issues need to be addressed in a confidential personal way. Public questions and answers after workshops do not provide the correct environment. **This is where one-on-one financial planning sessions can benefit your community.**

The Foundation for Financial Planning's priority is to help cultivate these opportunities in local communities. We do this through program partnerships and grant opportunities that will bring one-on-one planning to those that lack access to financial planning professionals.

Please review these implementation tips and visit our website for additional information. We are ready to assist you with today. You may apply for a grant, but realize that you can get started on implementing financial planning sessions today!

Visit: <http://www.foundation-finplan.org/grants-and-programs>

Through our partners we will be able to assist you with locating financial planning professionals in your community and free neutral non-commercial financial educational materials. The Foundation for Financial Planning can connect you with planners that agree to a no-sales, no strings attached pro bono approach to serving the community in your area. The Foundation partners with these and other organizations:

- The Financial Planning Association (FPA) Chapter Pro Bono or Community Outreach Committees
- The National Association of Personal Financial Advisors (NAPFA)
- CERTIFIED FINANCIAL PLANNER™ (CFP) professionals

The following pages offers you some steps to bring one-on-one planning to your area and organization.



The Foundation's program and grant priorities are to reach adult underserved populations through the utilization of local pro bono financial planners to provide confidential one-on-one financial planning.

A model based on one-on-one financial planning is the Financial Planning Days initiative. Local Organizations such as libraries, colleges, and non-profits organizations create opportunities that connect pro bono financial planning professionals with their constituents.

Remember everyone has personal sensitive financial questions and needs a financial plan.



Implementation Suggestions For One-on-one Pro Bono Financial Planning Sessions

Simultaneously:

1. Promote the opportunity for one-on-one Financial Planning Sessions/Sign up your constituents/families
2. Recruit Pro Bono Financial Planners

Step 1: Promote the opportunity of one-on-one financial planning sessions/sign up your families

- Create a Money Matters section with free materials (see list on page bottom of page 2)
- Explain the process: [What is Financial Planning?](#) PDF
- Provide flyers to explain the confidential one-on-one planning sessions: [Financial Prescription](#)

Use quotes:

“Thank you so much for setting us up with a pro bono planner. We are really excited to work with the planner. This is way better than doing the online budgeting. We were doing well but the planner wants us to get out of debt, and gave us some great skills and confidence in doing so. The Planner was really great!!!”

“We met with our planner today. The meeting was inspiring, informative, and provided insight for us to initiate an outline and action plan for financial goals. The information was taken to heart and highlighted the need for us to constantly seek out continued education in an effort to keep up and understand the financial world. We also now understand the importance of communication when developing our short, intermediate, and long term goals. We are planning to use the guidance during the development of a more in depth outline of financial goals and with the intent of presenting the plan in a hopeful meeting with our financial planner again in the near future.”

“Your organization has once again provided an opportunity for us to take actions that will affect our family as a whole. Especially by making and setting up the connection with our financial planner, who is an exemplary example of the true Hero's within our communities across the U.S. that volunteer time for a complete stranger. His time and effort towards volunteerism is an unbelievable act of kindness and it is hard for us to put in words how thankful and grateful we are. Thank you for making this opportunity happen.”

Videos:

- If you need additional video resources contact the Foundation: <http://youtu.be/qKLYme2IBMA>
- See first-hand what a financial planning events can be: <http://www.youtube.com/watch?v=Sx6s7mEcBWY>

Use Overview Workshops presented by planners:

- Click: [Navigating Your Financial Waters PowerPoint](#) (for planner to present overview)
- Click: [Navigating Your Financial Roadmap Workbook](#) (To use as primary or supplemental resource)
- Other tools and spread sheets are found on Foundation's website under: [Consumer Resources](#)

Step 2: Recruit & Train Pro Bono Planners:

Some projects will work closely with the Foundation to locate planners. Where to find pro bono planners? To cultivate pro bono planners in your area to work with those you serve, we encourage you to contact:

- Your local Financial Planning Association (FPA) chapter
- The National Association of Personal Financial Advisors (NAPFA)
- The Certified Financial Planning Board of Standards (CFP)

Train volunteers and have volunteers sign a release for your organization and/or encourage the financial planners to be a Foundation for Financial Planning volunteer by signing up on our website: <http://www.foundation-finplan.org/volunteer/pro-bono-sign-up> See page 5 for financial planning designations and descriptions. Volunteers are to be part of a financial planning professional trade association or designation that operates under a professional standard of care to stay current in your profession and places a client's interests first.

Training Resources for the pro bono financial planning professionals:

- [Pro Bono Planning Description](#)
- [Planning for Good PowerPoint](#)
- [Planning for Good Manual](#)

FREE Materials that can be ordered for your constituents can be found here:

- The Federal Reserve: <http://federalreserveeducation.org>
- Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/library-resources/>
- FDIC: <https://www.fdic.gov/consumers/consumer/moneysmart/>
- Foundation for Financial Planning: <http://www.foundation-finplan.org/consumer-resources>
- National Endowment for Financial Education <http://www.nefe.org/> (on line resources, not available pre-printed)

FREE Volunteer Financial Planner presentations on multiple topics can be provided by the Foundation for Financial Planning partners:

- Financial Planning Basics
- Costs of Education
- Credit Scores
- Retirement
- Tax Planning
- Teens and Money
- Home Buying
- Estate Planning
- Surviving job loss & other stressful events
- Small Business

Create a “Volunteer Agreement Disclaimer” for your organization. Sample:

In signing up to be a pro bono financial planner, you are agreeing to the terms below as you volunteer on behalf of the organization’s initiatives. Outreach could be, in-person or virtual one-on-one meetings; educational workshops, or other programming. In agreeing to represent the organization, you acknowledge:

- You agree that services provided are on a volunteer basis and place the pro bono client’s interest first.
- You agree that you are providing services without costs of any expectation of any business.
- You are part of a financial planning professional trade association OR designation that operates under a professional standard of care to stay current in your profession and places a client’s interests first.
- The organization will not pay you a fee for time regardless of the capacity of your outreach.
- The presentations you make will be educational/informational and not promotional. You will not reference your company or any products/services.
- You will not actively distribute your business cards, business merchandise or solicit clients. However, if an audience member specifically requests your business card, you may provide one.
- You will review the Foundation for Financial Planning’s “Planning for Good” training resources found on our website and linked here:
 - [Pro Bono Planning Description](#)
 - [Planning for Good PowerPoint](#)
 - [Planning for Good Manual](#)

Organization will:

- Provide resource materials to assist with your work.
- Not reimburse you for expenses incurred traveling to and from your volunteer commitment unless otherwise agreed upon.
- Provide you with an understanding of the audience you will be working with and the nature of the volunteer commitment: time, location etc.
- Provide Exit Survey of both client and planner to capture feedback, quotes and stories.

Pro Bono Planner signature & date

Print name: _____ Email: _____

Phone: _____ Address: _____

Company: _____

Please Circle all Designations that apply:

CFP	ChFC	CLU	CPA	MBA	JD
PhD	EA	AIFA	CSCP	RIA	CIMA
AFC	Other _____				

Affiliations/Associations such as FPA, NAPFA: _____

Planners are also encouraged to sign up as a volunteer with the Foundation for Financial Planning:
www.foundationforfinancialplanning.org

Sample Client/Planner Engagement agreement: Create a release for one-on-one engagements.

The objective of this pro bono engagement is to provide free “no strings attached” financial planning information and education. Any workshops and one-on-one meetings with a planner are for educational purposes only. The _____ organization does not recommend or endorse individual professionals or services.

The professionals have volunteered to provide free general financial planning information. Any information, conversations or recommendations I may receive are for informational purposes only, and reliance on such is solely at my own risk. No client, representative or agent relationship is created by my participation. By accepting this information without paying any costs or fees, I expressly agree to hold all individuals and parties associated with the activity harmless regarding any action I may ultimately decide to take in connection with the information, conversations, or recommendations I may receive. I, the undersigned, release the volunteers, their business or affiliated organizations of any and all claims, actions, suits, proceedings, damages, liability, costs and expenses incurred as a result of any act or failure as a result of negligence or unauthorized actions in connection with these pro bono financial planning activities.

Plan of Work & Completion of Engagement:

- The planner will work with pro bono client to establish goals and, if possible or time permits, present elements of a financial plan.
- All details shared with pro bono planner is confidential, as client financial situations are confidential.
- The planner will share suggestions and the plan with the pro bono client only.

The engagement will be concluded upon the completion noted above and acceptance of the pro bono financial planning process as evidenced by the signature below.

Pro Bono Client Signature: _____

Print name: _____

Date: _____

Optional Email or Phone: _____

**Sample/Optional: CONFIDENTIAL QUESTIONNAIRE
Preparation for Financial Planning Session**

Note: this form is optional and to be used as a guide and a quick glance of your situation so your one-on-one session will be more productive. This is your information and to be kept with you as you leave the session. This form can be emailed by sharing this link: <http://tinyurl.com/ome77mm>

Review the form below to generate some ideas for questions with your pro bono financial planner. Then comment on the advice you seek or your top questions:

1. _____
2. _____
3. _____

CLIENT NAME	
--------------------	--

Spouse/Partner	
-----------------------	--

FAMILY MEMBERS (Please list children and other dependents.)

Title/Job:	
# of years with this employer:	
Anticipated Employment Changes:	
Salary	
Self-Employment Income:	
Bonus/Commissions:	
Other Earned Income:	
TOTAL (Current Year):	

Title/Job:	
# of years with this employer:	
Anticipated Employment Changes:	
Salary:	
Self-Employment Income:	
Bonus/Commissions:	
Other Earned Income:	
TOTAL (Current Year):	

Do you have estate planning documents?

YES or NO	Document	When and in what state were they drafted?
	Wills	
	Living Trusts	
	Power of Attorney	
	Living Wills	
	Other Documents	

ASSETS: If you have this information in another format please feel free to omit this section, and bring necessary Documentation.

Personal Property

Item	Estimated Value
Primary Residence	
Furnishings (Liquidation Value)	
Vehicle	
Vehicle	
Other	

Bank Accounts

Bank Name	Checking [C], Savings [S], or Money [MM]	Ownership	Average Balance
			\$
			\$

CDs

Where Held?	Interest Rate %	Maturity Date	Ownership	Approximate Value
				\$
				\$

Attach a copy of your most recent 401 (k), IRA, brokerage, mutual fund and retirement statements.

Please list below and estimate a value for any other investment assets not appearing on the list above or the statements provided:

Liabilities

Credit Cards:	Interest Rate % *	Average Monthly Payment	Current Balance
		\$	\$
		\$	\$
		\$	\$
		\$	\$

*If not paid in full each month

Loans: (Residence, Auto, Business, School)	Term	Interest Rate %	Payment	Current Balance	Original Balance
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$

Have you received a copy of your credit report lately? ___ Yes ___ No

INSURANCE – Complete any that apply:

Have you ever been turned down for insurance? ____ Yes ____ No

	CLIENT			Spouse/Partner		
	Coverage / Cost	Group	Individual	Coverage / Cost	Group	Individual
Health						
Disability 1						
Disability 2						
Life 1						
Life 2						
Life 3						
Homeowners						
Auto						
Auto 2						
Umbrella Liability						
Professional Liability						
Long Term Care						