

SCI Snapshot Workbook

A simple, focused guide to help you prepare for your financial planning meeting with Bowman Retirement Planning. This workbook helps you capture what matters most, clarify where you stand today, and identify the next best decisions, without the overwhelm.

CLIENT PRE-MEETING PREP

MEETING COMPANION

Bowman Retirement Planning

The SCI Method: Steady • Clear • Intentional

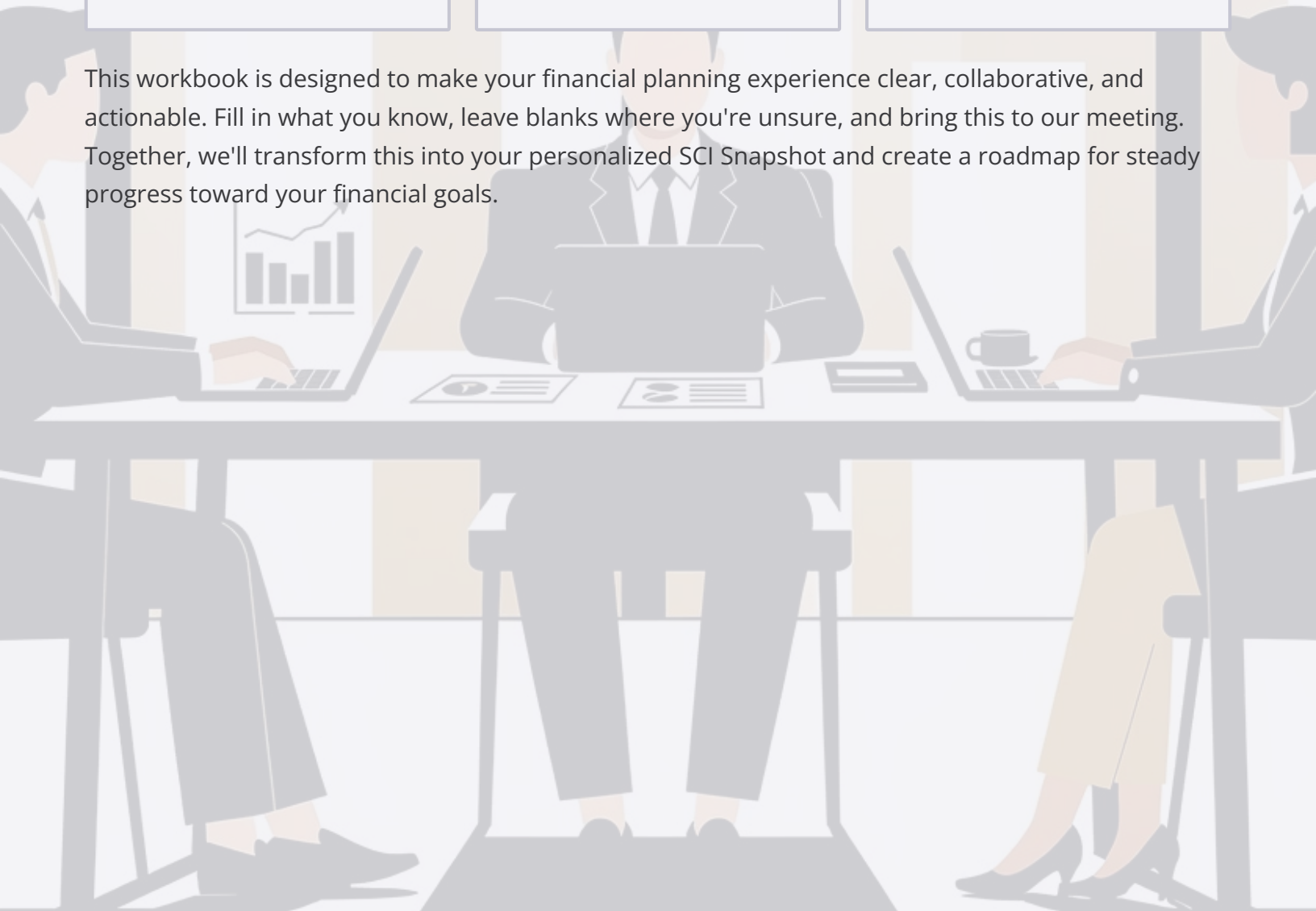
Client Name(s)

Meeting Date

Advisor

Gary Bowman

This workbook is designed to make your financial planning experience clear, collaborative, and actionable. Fill in what you know, leave blanks where you're unsure, and bring this to our meeting. Together, we'll transform this into your personalized SCI Snapshot and create a roadmap for steady progress toward your financial goals.



How to Use This Workbook

This workbook takes just a few minutes to complete and provides tremendous value for our meeting. There's no need for perfection, the goal is to establish a clear starting point so we can focus our conversation on what matters most to you.

01

Fill in what you know

Complete the sections that are relevant to your situation. It's completely okay to leave blanks, we'll work through those together during our meeting.

02

Bring this to our meeting

You can bring the completed workbook to our meeting, or if you prefer, send it ahead of time so I can review it in advance and make our time together even more productive.

03

We'll confirm and refine together

During our meeting, we'll review your responses, fill in any gaps, and turn this into your personalized SCI Snapshot with clear next steps.

- ❑ **SCI Tip:** Progress beats perfection every time. A clear "starting point" is the goal, not a perfect financial picture. Your honest responses, even if incomplete, are far more valuable than waiting until everything is "just right."

Think of this workbook as a conversation starter. The questions are designed to help you reflect on what's important, what's changed, and where you'd like to focus your energy. The more thoughtful you can be with your responses, the more targeted and effective our planning will be.

Your Top 3 Priorities

What do you want your money to do for you right now?

Financial planning works best when it's anchored to what truly matters to you. Take a moment to identify your top three priorities for the next 12 months. These priorities will guide every recommendation we make and help us focus on the decisions that move the needle most for your situation.

1	2	3
Priority #1 _____ _____ _____	Priority #2 _____ _____ _____	Priority #3 _____ _____ _____
Why this matters now: _____ _____ _____	Why this matters now: _____ _____ _____	Why this matters now: _____ _____ _____

SCI Decision: Focus Area for the Next 90 Days

If we could improve only ONE thing in the next 90 days, it would be:

- Cash cushion
- Debt management
- Retirement savings
- Tax optimization
- Insurance protection
- Other: _____

Choosing one focus area doesn't mean ignoring everything else, it means identifying where focused attention will create the most meaningful progress in your financial life right now.

What Changed Since Our Last Review?

Big changes help us plan better

Life changes create opportunities to adjust your financial plan. The more we understand about what's happening in your world, the better we can tailor our recommendations to your current reality. Check all the changes that apply and add notes about what happened or what's coming.

Job or income change

New home / moving / renovation

Marriage / separation

New child / caregiving responsibility

Health change

Major purchase planned

Inheritance / windfall / settlement

Business change

Other: _____

Notes

What happened or what's coming:

Changes in your personal life often have ripple effects throughout your financial plan. A new job might mean different retirement account options. A home renovation affects your cash flow and potentially your home equity. Understanding these connections helps us make proactive adjustments rather than reactive ones.

Why This Matters

Major life transitions are the moments when financial plans need the most attention. They represent both opportunities and potential pitfalls. By identifying changes early, we can:

- Update beneficiaries and documents
- Adjust insurance coverage
- Revise savings strategies
- Optimize tax situations

Looking Ahead

Don't forget to include changes you anticipate in the next 12-24 months. Proactive planning is always more effective than reactive planning. If you're thinking about a career change, planning a wedding, or expecting a child, those future changes matter just as much as current ones.

SCI Next Step

The one change that most affects our plan is:

- ❏ If multiple changes are happening simultaneously, that's completely normal. We'll prioritize together during our meeting based on urgency, impact, and your comfort level with change.

Sometimes the most important change isn't the biggest one—it's the one that's most time-sensitive or that creates the greatest opportunity if addressed quickly. Don't worry about getting this "right." Your best guess is valuable input for our discussion.

Cash Flow & Cushion

A steady monthly margin reduces stress and increases options

Understanding your cash flow, the money coming in versus the money going out—is foundational to every other financial decision. This section helps us identify your monthly margin and determine whether your emergency fund provides the cushion you need for unexpected situations.

Monthly Income (after tax)

Take-home pay / pension: \$ _____

Other income: \$ _____

Total Income: \$ _____

Monthly Spending

Essentials (housing, food, utilities, transport):

\$ _____

Lifestyle (fun, travel, subscriptions):

\$ _____

Debt payments (credit cards/loans):

\$ _____

Savings / investing: \$ _____

Total Outflow: \$ _____

\$ _____

Monthly Margin

Income minus Outflow

Emergency Fund Assessment

Cash Savings Available

\$ _____

Monthly Essentials

\$ _____

Emergency Fund Coverage

_____ months

SCI Tip: We aim for a cushion that fits your life—not a one-size-fits-all rule. Your ideal emergency fund depends on your income stability, family situation, risk tolerance, and other factors unique to you.

Net Worth Overview

A clear inventory beats a perfect spreadsheet

Your net worth is simply what you own minus what you owe. It's a snapshot in time that helps us understand your overall financial position and track progress over time. Don't worry about precision, round numbers and estimates work perfectly for planning purposes.

Assets

Category	Estimate
Cash (checking/savings)	\$ _____
Investments (taxable)	\$ _____
Retirement accounts (401k/IRA/Roth)	\$ _____
Home / property value	\$ _____
Other (business equity, vehicles, etc.)	\$ _____
Total Assets	\$ _____

Liabilities

Category	Balance
Mortgage(s)	\$ _____
Credit cards	\$ _____
Student/auto/personal loans	\$ _____
Other	\$ _____
Total Liabilities	\$ _____

Net Worth

Assets – Liabilities = \$ _____

SCI Takeaway

Right now, our balance sheet is:

Strong

Improving

Needs attention

Why: _____

Accounts Summary

List accounts you have. Round numbers are fine.

This organized inventory of your accounts helps us see the complete picture and identify opportunities for consolidation, better allocation, or improved coordination. Don't stress about exact balances—we can get precise statements later if needed.

Banking

Institution	Account	Approx. Balance
_____	Checking	\$ _____
_____	Savings	\$ _____

Retirement

Institution	Account	Approx. Balance	Monthly / % Contributions
_____	401(k)/403(b)	\$ _____	_____
_____	IRA/Roth IRA	\$ _____	_____
_____	Other	\$ _____	_____

Accounts Summary (continued)

Investments & Debt

Investments (Taxable)

Institution	Account	Approx. Balance
_____	Brokerage	\$_____

Debt

Lender	Type	Balance	Rate	Payment
_____	Mortgage	\$_____	_____%	\$_____
_____	Loan	\$_____	_____%	\$_____
_____	Credit card	\$_____	_____%	\$_____



SCI Tip: If you're unsure about account details, interest rates, or balances, write "unknown." We'll confirm everything together during our meeting. The goal here is a complete list, not perfect accuracy.

Protection Check (Insurance)

Protection keeps one bad day from becoming a long-term problem

Insurance is the foundation of financial security. It protects everything you're working to build. This quick assessment helps us identify gaps in your coverage and ensure your protection strategy aligns with your current life situation and responsibilities.



Life Insurance

OK Review None

Notes: _____



Disability Insurance

OK Review None

Notes: _____



Home/Auto

OK Review

Notes: _____



Umbrella Policy

Have Consider Not needed

Notes: _____

Protection Check (continued)

Overall Protection Confidence

How confident are you that your current insurance protection is adequate for your situation?

- High confidence – I feel well protected
- Medium confidence – I think I'm okay but not certain
- Low confidence – I have concerns about gaps

SCI Decision: The first coverage item to review is:

Insurance needs evolve as your life changes. A policy that was perfect five years ago might not provide adequate protection today, especially if you've had major life changes like marriage, children, home purchase, or significant income increases.

Estate & Beneficiaries (Basics)

Simple updates here can prevent big problems later

Estate planning isn't just for the wealthy—it's for anyone who cares about what happens to their assets and who makes decisions on their behalf if they can't. Even basic documents provide crucial protection and guidance for your loved ones.

Do you have these documents?

Will:

Yes No Not sure
(last updated: _____)

Power of Attorney:

Yes No Not sure

Healthcare Directive:

Yes No Not sure

Trust (if applicable):

Yes No Not sure

Beneficiaries

Are beneficiaries on your retirement accounts and life insurance policies current and correct?

Up to date

Needs review

Not sure

Questions or Concerns

What questions or concerns do you want to cover about estate planning?

📄 **SCI Tip:** This is about clarity and control, not complexity. Even simple documents can make a tremendous difference in protecting your family and ensuring your wishes are followed.

Why This Matters

Without proper documents, state law—not your wishes—determines what happens. A healthcare directive ensures medical decisions align with your values. Power of attorney allows someone you trust to manage finances if you're incapacitated. These aren't pleasant topics, but they're acts of love and responsibility.

Many people avoid estate planning because it feels overwhelming or morbid. In reality, having these documents in place provides peace of mind and significantly reduces stress and conflict for your loved ones during already difficult times.

When to Review

Review your estate documents every 3-5 years and after any major life change: marriage, divorce, birth of children, significant asset changes, moves to different states, or changes in relationships with named individuals.

Goals Snapshot

Keep goals clear and measurable

Clear, specific goals make planning actionable. Instead of vague wishes, we want concrete targets we can plan for, measure progress toward, and celebrate when achieved. List up to five goals that matter most to you right now.

Goal	Target Date	What success looks like (1 sentence)
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

SCI Decision: The goal that matters most right now is:

Goals Snapshot (continued)

Good goals have three characteristics: they're specific (we know exactly what we're aiming for), they're measurable (we can track progress), and they're meaningful (they connect to what you truly value). During our meeting, we'll refine these goals and create concrete action plans for each one.

Remember that goals can be short-term (planning a vacation in six months) or long-term (retiring in 15 years). Both types are equally important. Short-term goals keep you motivated with visible wins, while long-term goals ensure you're building the future you want.

What Are We Planning Around?

These details help us make realistic recommendations

Upcoming expenses and your current savings habits help us create a plan that works with your real life, not an idealized version. Being honest about what's coming and how you're currently saving ensures our recommendations are practical and achievable.

Upcoming Big Expenses (Next 12-24 Months)

Home project:
\$ _____
date _____

Vehicle:
\$ _____
date _____

Tuition / education:
\$ _____
date _____

Travel / event:
\$ _____
date _____

Other:
\$ _____
date _____

Savings Habits

Automated Saving/Investing

Do you have automatic transfers or contributions set up?

Yes No

Monthly Amount

If yes, how much per month?

\$ _____

- SCI Tip:** Planning is easier when we name the "big rocks." Identifying large, upcoming expenses early helps us structure cash flow and avoid the stress of scrambling for funds at the last minute.

Automated savings is one of the most powerful tools for building wealth. When saving happens automatically, it removes the monthly decision-making burden and ensures you're consistently paying yourself first. If you're not currently automating savings, this might be an opportunity to explore during our meeting.

90-Day Decision Window

Near-term decisions create long-term results

Some financial decisions are time-sensitive. This section helps us identify what needs attention soon so nothing important falls through the cracks. Focus on decisions that have deadlines or where delays create missed opportunities or additional costs.

Decision	Deadline	Info Needed	Owner
_____	_____	_____	Client
_____	_____	_____	Gary
_____	_____	_____	Client
_____	_____	_____	Gary
_____	_____	_____	Client
_____	_____	_____	Gary
_____	_____	_____	Client
_____	_____	_____	Gary

SCI Next Step: The most time-sensitive decision is:

90-Day Decision Window (continued)

Why 90 Days?

A 90-day window is long enough to make thoughtful decisions but short enough to create urgency and momentum. It's the sweet spot for taking action without feeling rushed.

Time-sensitive decisions might include open enrollment for benefits, tax-loss harvesting opportunities, required minimum distributions, beneficiary updates, refinancing windows, or funding deadlines for accounts. If you're not sure whether something is urgent, err on the side of listing it—we'll prioritize together.

Ownership Matters

Clarity about who's responsible for what action prevents tasks from falling through the cracks. When we assign ownership, we create accountability and ensure follow-through.

Your SCI Takeaway

We'll refine this together, but start here

This section invites you to reflect on your current financial situation with honesty and self-awareness. Your initial impressions are valuable—they help me understand how you're feeling and where you need the most support and guidance.

You're doing well at:

What financial habits, decisions, or areas are you proud of? Where do you feel confident?

The next best step is:

Based on everything you've documented in this workbook, what feels like the most important next step?

Your instinct about the next best step is often right. You know your situation better than anyone. During our meeting, we'll discuss whether that step aligns with the overall financial picture or if there's a different priority that might deserve attention first.

How you want to feel about money:

Financial planning isn't just about numbers, it's about achieving a certain feeling or state of mind. How do you want to feel about your financial situation?

Calm – No longer stressed or anxious about finances

Confident – Clear on where you stand and where you're headed

In control – Making active choices rather than reacting

Prepared – Ready for opportunities and protected from risks

Other: _____



The desired emotional outcome guides our planning approach. If calm is your goal, we'll focus on reducing uncertainty and building cushions. If confidence is what you seek, we'll prioritize education and clear communication about your financial position.

Action Tracker

Clear actions create steady progress

This tracker becomes your accountability tool. Rather than leaving our meeting with vague intentions, you'll have specific actions, clear ownership, and defined deadlines. This transforms good intentions into measurable progress.

Action	Who	Due Date	Status
_____	Client	_____	Not started
_____	Gary	_____	In progress
_____		_____	Done
_____	Client	_____	Not started
_____	Gary	_____	In progress
_____		_____	Done
_____	Client	_____	Not started
_____	Gary	_____	In progress
_____		_____	Done

Action Tracker (continued)

Action	Who	Due Date	Status
_____	Client	_____	Not started
_____	Gary	_____	In progress
_____		_____	Done
_____	Client	_____	Not started
_____	Gary	_____	In progress
_____		_____	Done
_____	Client	_____	Not started
_____	Gary	_____	In progress
_____		_____	Done

i **SCI Tip:** Fewer actions, done consistently, beats a long list. We'd rather you complete three important actions than start ten and finish none. Quality and consistency matter more than quantity.

After our meeting, this section will be populated with specific next steps. Between meetings, you can refer back to this tracker to see what needs attention and celebrate completed items. Progress is motivating, watching this list move from "not started" to "done" creates momentum.

Notes

Anything you want me to know

Use this space for anything that didn't fit in the previous sections. Questions, concerns, hopes, frustrations, context about your situation, anything that would help me serve you better.

Notes (continued)

i Sometimes the most important information emerges in casual conversation or doesn't fit neatly into categories. Don't hold back—if something is on your mind, write it down. The more I understand about your situation, concerns, and aspirations, the better I can serve you.

What Happens Next

Thank you for taking the time to complete this workbook. Your thoughtful responses will make our meeting more productive and focused on what matters most to you.



Bring to Meeting

Bring this completed workbook to our scheduled meeting



Review Together

We'll confirm details, clarify priorities, and fill any gaps



Create Your SCI Snapshot

You'll leave with your personalized SCI Snapshot and clear next actions

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SCI Promise: Steady. Understandable. Intentional.

I look forward to our conversation and to helping you achieve the financial clarity, confidence, and control you deserve. Together, we'll create a plan that's not just theoretically sound, but practically achievable and aligned with what matters most to you.