

# MONEY INFLUENCES: ONBOARDING QUESTIONS

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Family members, peers, and others can influence clients' money-related decisions. Use one or two questions from this guide to help you get to know prospects and clients. Use the responses from your clients to provide resources and guidance in financial decision-making and to ensure long-term goal attainment.

## PARENTAL INFLUENCES

*Consider your experiences growing up when it comes to money. How was money discussed in your household growing up?*

*How would you describe your parents when it comes to spending, saving, investing?*

*What lessons would you say you learned while growing up when it comes to financial management...good or bad?*

*Is there anything from your early experiences that you think are holding you back from reaching your financial goals?*

## CURRENT INFLUENCES

*Tell me about your parents today, your extended family, siblings, etc. What influence does your extended family have on your financial decisions today? What about your lifestyle?*

*In what aspects of your life would you say you rely on your extended family? For example, planning family celebrations, vacations, or events? Or large-scale purchases for grandchildren?*

*What aspects of your current family relationships might help/hurt achieving your financial goals?*

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## MEDIA & MESSAGING

*Describe how you/your household spends time. About how much time do you spend on different activities? Which activities would you say take up the most time?*

*If you spend time on social media, what do you find beneficial? What seems to be a negative for you?*

*- How would you describe social media's influence on your financial decisions?*

*Where do you get the majority of your financial information?*

*What other sources of information do you rely on for financial insights?*

*Describe how you have typically reacted to past news about market fluctuations or financial news. Do you usually follow those kinds of stories closely, remain relatively unaware of the news, or somewhere in-between?*

## PAST & CURRENT EXPERIENCES WITH ADVISORS

*Outside of your family, who have you (or do you) rely on for financial advice?*

*Tell me about any past experiences you've had with professionals such as accountants, real estate agents, or other financial professionals. What were some of the positive experiences you had? How about negative experiences?*

*When you have received money-related advice from other financial professionals, how do you typically react or decide based on that advice? In other words, do you tend to act on it or research it further before deciding to take action?*

*When you've had a positive experience working with professionals, what about the relationship seemed to go well?*

Need help crafting a structured interview for onboarding?  
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