

FINANCIAL INFLUENCES: AN INTERVIEW GUIDE

The questions below are designed to understand how family members, peers, and other entities influence money-related decisions. Use the questions below as part of the onboarding process or in conjunction with financial coaching to pinpoint the positive and less-than-positive influences on spending, saving, and investing behaviors.

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, and saving?

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 typically 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 other 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 make decisions based on that advice? In other words, do you tend to act on it or research it further before deciding to take action?