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The FSO Financial Planning Checklist

What every Foreign Service family should review, no matter their post or retirement date.

• Foundation

- ☐ Emergency fund covers at least 3 – 6 months of U.S.-based expenses.
- ☐ Stateside banking and credit still functioning properly.
- ☐ Estate documents (wills, powers of attorney) updated since last PCS.

• TSP & Retirement

- ☐ TSP allocation reviewed and aligned with risk tolerance.
- ☐ Roth vs. Traditional contributions evaluated.
- ☐ Retirement date estimate updated.
- ☐ Pension + Social Security strategy reviewed.

• Cash Flow & Rental Income

- ☐ Rental property cash flow reviewed and accounted for in planning.
- ☐ Housing, education, or child care costs forecasted for next post.
- ☐ Budget adjusted for post hardship differential or COLA changes.

• Taxes

- ☐ U.S. tax filing status confirmed for current tax year.
- ☐ Tax-aware investing strategies reviewed (capital gains, investment accounts, etc.).
- ☐ Foreign tax credits or exclusions properly coordinated with planner or CPA.

• Family, Insurance & Education

- ☐ 529 Plans or college savings updated.
- ☐ Health insurance coverage reviewed, including FEHB and Medicare if applicable.
- ☐ Insurance policies (life, health, property) aligned with life stage.

Want help reviewing your answers?

Global Fiduciary Partners LLC provides financial planning for Foreign Service families.

Schedule a free consultation or send your questions to:

- info@globalfiduciarypartners.com
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