

Financial Recommendations for Clients

Review the information for each client, and record information below.

- In the first column, add one important piece of information about the client that will help you develop a recommendation.
- In the “Option” columns, record the advantages and disadvantages of each option. Discuss the various options, and check the box or boxes that indicate the best options for your client. Be prepared to defend your recommendations.
- In the last column, record details about the best choice for this client based on the experts’ recommendation you heard.

	Client Details	Option A	Option B	Option C	Experts’ Recommendation
Brandon Young	Salary: \$26,000 Age: 24	<input type="checkbox"/> in-store financing	<input type="checkbox"/> existing credit card	<input type="checkbox"/> save for TV	
Jeffery Gregory	Salary: \$28,000 Age: 22	<input type="checkbox"/> check-cashing store	<input type="checkbox"/> checking account	<input type="checkbox"/> money market account	
The Quintanas	Salary: \$163,000 Ages: 28, 29	<input type="checkbox"/> savings account	<input type="checkbox"/> money market account	<input type="checkbox"/> high-yield CD	

	Client Details	Option A	Option B	Option C	Experts' Recommendation
Angela Yoshida	Salary: \$46,000 Age: 28	<input type="checkbox"/> 20% down payment	<input type="checkbox"/> 10% down payment	<input type="checkbox"/> 0% down payment	
Jessica Stossling	Salary: \$70,000 Age: 25	<input type="checkbox"/> contribute 20% now	<input type="checkbox"/> contribute 10% now; increase by 5% per year	<input type="checkbox"/> don't contribute now; increase by 5% per year	
The Robinsons	Salary: \$130,000 Ages: 56, 57	<input type="checkbox"/> individual stocks	<input type="checkbox"/> mutual funds	<input type="checkbox"/> government bonds	