Financial Coach Selection Checklist

Question to Ask Yourself or the Advisor	My Notes
Do they understand my goals and values — or just my portfolio?	
Are they a fiduciary (legally obligated to act in my best interest)?	
How are they compensated (fee-only, commission, hybrid)?	
Do they explain things clearly and patiently?	
Do I feel comfortable asking them 'dumb' questions?	
Do they proactively communicate or only react?	
Are they helping me build a plan — not just pick investments?	
Do they tailor their advice to my life stage and risk profile?	
Have they helped me improve my financial behavior?	
Do I trust their judgment — even when I disagree with them?	
If this were a golf coach: would I feel more confident after each session?	