

## Hiring a Financial Advisor

When hiring a financial advisor you don't want to simply hire someone who looks like they know what they are doing, but rather a financial advisor that knows what they are doing and has proof. You will need to ask your potential financial advisor several questions in order to get a real feel of whether this financial advisor is skilled or has no clue how to advise you on money matters. You will be able to find a financial advisor who is going to really help you with your finances by simply asking the following questions.

First of all, you want to ask the potential financial advisor what kind of education he/she has. This is important because a quality financial planner will have educating supporting this field of work, as well as credentials, continuing education certificates and the like. You will also want to ask what kind of experience the individual has as a financial advisor and how long the individual has been working as a financial advisor. This information will enlighten you as to the type of financial planner you are considering hiring.

Another question that should be offered to the potential financial advisor is how they receive payment. Does this particular financial advisor charge an hourly rate, work only on commission, or have some other fee schedule? You will need to know up front how the financial planner plans on billing you before you agree to let them advise you on your finances.

Asking the financial advisor for referrals, especially past clients, is a great way to know if the financial advisor is for real and has been successful with other clients. If the financial advisor does not have any referrals, you might be skeptical about this particular financial advisor.

Finally, ask the financial advisor to give you an outline of what will be covered and how he/she can help you reach your financial goals. An experienced financial advisor will be able to tell you several topics he/she will want to cover with you.

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### About the Author

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