S&T Financial Services
A financial advisory practice of Ameriprise Financial Services, LLC

From Questions to Confidence: Your First Meeting With a Financial Advisor Explained

Many people choose to meet with a financial advisor during moments of change or reflection. Sometimes it's tied to an upcoming decision; other times, it's simply about wanting a clearer understanding of their financial picture.

Individuals don't need to arrive with a plan or have everything figured out. The first meeting is meant to be a conversation—approachable, informative and focused on what matters most to you. Here's what you can expect and how working together can help you move forward with clarity and confidence:

Start with your story. Before talking numbers, it's necessary to understand what matters most to you. That means learning about your career, family, lifestyle and any major transitions you're navigating—like saving for a child's education, planning for retirement or supporting aging parents. These details are necessary to shape a financial strategy that reflects your values and priorities. Advisors do more than manage investments. They can help you feel financially confident for both the expected and unexpected moments in life.

Review your current financial picture. Next, evaluate where you are today. Think about your income, expenses, savings, investments, insurance coverage and any outstanding debts. If you've brought statements or documents, great—but if not, that's okay. The goal of a first meeting is to understand not just your financial position, but how you *feel* about it. Your numbers might show you're on track, but your emotions may tell a different story—and that's just as important. Conversation can make you feel grounded from the start. You don't need to have a complex financial situation to work with an advisor. Whether you're starting your career, in your peak earning years or already retired, a plan can be created that is tailored to your goals.

Discuss your goals. Once there is an understanding of your current situation, you can talk about where you want to go. Consider: What does financial success look like to you? What are your short-term and long-term goals? Are there milestones you'd like to reach in the next five, ten, or 20 years? Your goals might be concrete—like buying a home—or more abstract, like feeling less stressed about money. Either way, you can define them and start mapping out a path to achieve them. For couples, this conversation is especially valuable—an advisor can help align perspectives, surface any differences and build a set of shared goals you both feel confident about.

Building a collaborative, ongoing relationship. In a constantly changing world, life happens—goals evolve, markets shift and circumstances change. That's why financial planning works best as an ongoing process rather than a one-time conversation. Your first meeting marks the start of regular check-ins and thoughtful planning, helping your strategy stay aligned with your goals today and overtime.

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