Whether you’re planning for retirement, your child’s college education or health care expenses, it helps to have advice from an expert. But how do you decide who to trust? Use these questions to help you choose a financial planner that can guide you to a secure financial future.

What experience do you have and what are your qualifications?
Find out how long your planner has been in practice and ask whether your planner is recognized as a Certified Financial Planner or Certified Financial Specialist. For a list of planners in your area, visit FPAnet.org.

What services do you offer?
The services a financial planner offers may depend on credentials and licenses. It’s also important to know if a financial planner works primarily with individuals or businesses.

How are you paid?
Financial planners can earn money in a variety of ways. Some charge per hour, some are employed by financial companies and some receive a commission for insurance or financial products you purchase.

How much do you charge?
Your costs will depend on the services a financial planner provides, but he or she should be able to give you an estimate based on hourly rates, flat fees or percentages.

Who benefits if I take your advice?
Financial planners who receive commission based on the sale of insurance or financial products could have a conflict of interest when it comes to acting in your best interest.

What organizations regulate your activity?
Financial planners can be regulated by the National Association of Securities Dealers, the Securities and Exchange Commission or local boards. Contact these groups to do a background check.

Can you provide a list of references?
Ask your financial planner to provide contact information for clients he or she has worked with in the past. Contact these people and ask if they would use this financial planner again.