

YOUR FISCAL FITNESS REPORT CARD

Yes No

Do you keep track of your income and expenses with some type of a written budget or spending plan?

Yes No

Do you save 10 percent of your monthly income regularly (and does the savings grow?)

Yes No

Do you have adequate emergency savings?

Yes No

Do you keep your monthly debt payments to less than 20 percent of your monthly income?

Yes No

Do you have adequate insurance coverage for your needs?

Yes No

Do you have written financial goals, both short-term and long-term?

Yes No

Do you participate in a retirement plan?

Yes No

Do you have current wills and powers of attorney, and are your Page 2 and beneficiary designations up to date?

Yes No

Do you track your monthly spending?

Yes No

Do you pay your bills on time?

Yes No

Do you have healthy, civil discussions about money with your spouse and kids?

Yes No

Do you make wise, planned consumer purchases that include comparison shopping?



Grade by number of "yes" answers:

12=A+, 11=A, 10=A-, 9=B+, 8=B, 7=B-, 6=C+, 5=C, 4=C