

ARE YOU *Financially Healthy?*



# Get Your Fiscal Check-Up!



Being financially healthy is about more than the amount of money you have in your checking account. It's about building resilience to life's big and little surprises, knowing you have all the right plans and protections in place, and thriving in your world.

This Fiscal Check-Up can help you determine how financially organized you are, what adjustments you need to make in your financial life to be prepared for the unknown, and whether you're making the most effective financial decisions possible.

Please answer the following questions as they pertain to you or your household. For each question, enter a number from the following, unless specified otherwise in the question:

- 5 = always**
- 4 = usually**
- 3 = sometimes**
- 2 = seldom**
- 1 = never**

**Now let's get started!**

# Financial Behaviors

5 = always  
 4 = usually  
 3 = sometimes  
 2 = seldom  
 1 = never



	I have confidence in making financial decisions.
	I am concerned that the money I have or am saving won't last.
	I regularly keep up with financial and economic news.
	I feel like my finances are out of control.
	I regularly read, watch or listen to books/ television shows/podcasts to increase my financial knowledge.
	Paying cash for a gift for a wedding, birthday or other occasion would put a strain on my finances that month.
	I feel like I will never have the things I want in life.
	I can enjoy life because of the way I'm managing my money.
	I am able to financially support the causes I believe in.
	I have money left over at the end of the month.
	I am behind with saving for my financial future.
	I am concerned about my ability to financially support those who rely on me (e.g., parents, children, nieces/nephews, etc.) <b>(5 for yes, 1 for no, 3 for not applicable)</b>
	I regularly ask for an increase in income or seek out better paying employment.
	I either have full responsibility for making my individual financial decisions or am an equal partner in my making household financial decisions.
	My partner and I regularly discuss our financial decisions and current financial state. <b>(5 for yes, 1 for no, 3 for not applicable)</b>

SECTION TOTAL: \_\_\_\_\_

# Money Management

5 = always  
4 = usually  
3 = sometimes  
2 = seldom  
1 = never



	I have a bank or credit union checking account from which to pay bills. <b>(5 for yes, 1 for no)</b>
	I have enough money each month to pay my rent/mortgage and other household expenses.
	I have enough money to pay for an emergency, such as a sudden loss of income, illness, or large car repair.
	I have written financial goals with a date and dollar amount (e.g., \$10,000 for a car in four years). <b>(5 for yes, 1 for no)</b>
	I have a written plan (budget) for spending and/or saving my money.
	I keep organized financial records and can find important documents easily (such as a will, tax returns, mortgage documents, insurance policies, receipts for major purchases, birth certificates, marriage licenses, death/divorce certificates). <b>(5 for yes, 1 for no, 3 for some, but not all)</b>
	I know my federal marginal tax bracket (e.g., 15%, 25%). <b>(5 for yes, 1 for no)</b>
	I work with a tax planner to maximize my tax deductions. <b>(5 for yes, 1 for no)</b>
	I know how to read my paycheck statement to understand taxes and deductions. <b>(5 for yes, 1 for no, 3 for does not apply)</b>
	I know how to adjust my tax withholdings. <b>(5 for yes, 1 for no)</b>
	I calculate my net worth (the value of the things I own minus things I owe) regularly.
	I use financial tools like online portals, smartphone apps, or basic spreadsheets to track my finances.

SECTION TOTAL: \_\_\_\_\_

# Amount & Types of Savings

5 = always  
 4 = usually  
 3 = sometimes  
 2 = seldom  
 1 = never



	I contribute a percentage of my income into my retirement plan (such as an IRA, 401k or 403b).
	I contribute enough to receive the full company match in my workplace savings plan. <b>(5 for yes, 1 for no, 3 for do not have a workplace plan)</b>
	I have a personal investment account for retirement (other than an employee pension). <b>(5 for yes, 1 for no)</b>
	I have a diversified investment portfolio such as a mix of stocks and bonds, mutual funds, CDs, etc. <b>(5 for yes, 1 for no)</b>
	The after-tax yield (return) of my savings and investments is greater than the rate of inflation. <b>(5 for yes, 1 for no)</b>
	I save regularly for long-term financial goals, such as a home or home improvements, new auto, retirement, or college education for my kids.
	I have at least three months of expenses set aside in either a high-yield interest bearing savings account or money market mutual fund.
	I increase my savings when I receive a salary increase or bonus.

SECTION TOTAL: \_\_\_\_\_

# Spending Habits

- 5 = always
- 4 = usually
- 3 = sometimes
- 2 = seldom
- 1 = never



	I first check reviews online or ask friends/family for recommendations before making major purchases.
	I comparison shop for major purchases by checking prices from at least three sources.
	I avoid impulse purchases and do not use shopping as a form of recreation.
	I spend more than my income each month.
	I hide purchases from my spouse or partner. <b>(5 for yes, 1 for no, 3 for not in a relationship)</b>

SECTION TOTAL: \_\_\_\_\_

# Debt Management

- 5 = always
- 4 = usually
- 3 = sometimes
- 2 = seldom
- 1 = never



	Less than 20 percent of my monthly take-home pay goes to my credit cards, student loans, and car payments.
	I am overwhelmed by the amount of debt I carry.
	I live a lifestyle I can't afford.
	I am worried I'll never be able to pay off my debt.
	My spouse/partner has gotten us into extreme debt. <b>(1 for yes, 5 for no, 3 for not in a relationship)</b>
	I carry over balances on my credit cards each month.
	I pay credit card bills in full to avoid interest charges.

SECTION TOTAL: \_\_\_\_\_

# Use of Credit

5 = always  
4 = usually  
3 = sometimes  
2 = seldom  
1 = never



	I check my credit reports annually. <b>(5 for yes, 1 for no)</b>
	I know my credit score. <b>(5 for yes, 1 for no)</b>
	I understand how my credit score is calculated. <b>(5 for yes, 1 for no, 3 for somewhat)</b>
	I have placed a freeze on my credit to prevent others from accessing it. <b>(5 for yes, 1 for no)</b>
	I use strong /varying passwords and have a secure way to track my passwords. <b>(5 for yes, 1 for no)</b>
	I have identity theft protection coverage that I purchase on my own or through my employer. <b>(5 for yes, 1 for no)</b>

SECTION TOTAL: \_\_\_\_\_

# Insurance Coverages

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	I have disability insurance. <b>(5 for yes, 1 for no, 3 for I don't work outside the home)</b>
	I have voluntary benefits such as accident, critical illness or accidental death. <b>(3 for yes or no - depends on individual situation)</b>
	I have health insurance, either through my employer or an individual policy. <b>(5 for yes, 1 for no)</b>
	I fund a health savings account or flexible spending account. <b>(5 for yes, 1 for no, 3 for not applicable)</b>
	I have life insurance. <b>(5 for yes, 1 for no, 3 for not applicable - if you do not have dependents)</b>
	I have a current will. <b>(5 for yes, 1 for no)</b>
	I have an advanced medical care directive in place. <b>(5 for yes, 1 for no)</b>
	I have a power of attorney in place for both my healthcare and finances. <b>(5 for yes, 1 for no)</b>
	I have looked over my auto insurance rates or coverage details within the past year. <b>(5 for yes, 1 for no)</b>
	I have homeowner's/renters' insurance. <b>(5 for yes, 1 for no)</b>
	I have an umbrella policy attached to my homeowner's insurance. <b>(5 for yes, 1 for no, 3 for not applicable if you don't own a home)</b>
	I have auto insurance and have compared rates from other companies within the past year. <b>(5 for yes, 1 for no, 3 for not applicable)</b>

SECTION TOTAL: \_\_\_\_\_

# Totals for Each Section



<b>Financial Behaviors TOTAL</b>	
<b>Money Management TOTAL</b>	
<b>Amount &amp; Type of Savings TOTAL</b>	
<b>Spending Habits TOTAL</b>	
<b>Debt Management TOTAL</b>	
<b>Use of Credit TOTAL</b>	
<b>Insurance Coverages TOTAL</b>	
<b>TOTAL ASSESSMENT POINTS:</b>	

<b>TOTAL SCORE</b>	<b>CHECK-UP STATUS</b>	<b>REPORT LINK</b>
If you scored between 67 – 131 points:	You are Financially Stuck	<a href="#"><u>Click here</u></a> to get your report
If you scored between 132 – 195 points:	You are Financially Surviving	<a href="#"><u>Click here</u></a> to get your report
If you scored between 196 – 259 points:	You are Financially Stable	<a href="#"><u>Click here</u></a> to get your report
If you scored between 260 – 323 points:	You are Financially Secure	<a href="#"><u>Click here</u></a> to get your report