



*Live My Life*  
**DEBT FREE**  
A PATH TO FINANCIAL FREEDOM

## FINANCIAL ASSESSMENT

1. Am I conscious of my spending? Yes or No
2. Do I know the condition of my credit scores? Yes or No
3. Have I prepared an inheritance for my children's children? Yes or No
4. Do I have an executed estate plan? Yes or No
5. Do I have an emergency fund? Yes or No
6. Do I have a retirement plan in place? Yes or No
7. Do I pay credit card balances in full monthly? Yes or No
8. Do I communicate with my spouse about our finances? Yes or No
9. Do I have less than \$8k in credit card debt? Yes or No
10. Am I paying 36-43% or less of my income for housing? Yes or No

### HOW DO YOU RATE?

5-6 YES's = Good financial health

7-8 YES's = Very Good

9-10 YES's = Excellent

5 or more NO's = Fair financial health

6 or more NO'S = Need financial counseling and/or coaching