

Do you have financial clutter? Are you in debt?

Instructions: Check the box if the statement is true. Add up the number of boxes checked. Work with a coach to increase your score.

- 1. I pay my bills on time, always.
- 2. I never purchase things just to feel better.
- 3. I have nothing in my home or office that I purchased and ever used.
- 4. I do not spend more than I earn.
- 5. I currently save 10% of my income.
- 6. I have 6 months reserve in a savings account.
- 7. I'm putting away enough money to reach financial independence.
- 8. My investments do not keep me awake at night.
- 9. All my taxes have been paid and returns have been filed.
- 10. My income is stable and predictable.
- 11. I do not keep balances on my credit cards.
- 12. I know where all my money goes at all times.
- 13. I have a financial planner that I trust implicitly.
- 14. I keep my accounts balanced and up to date.
- 15. My wallet is organized and I know how much money is in it?

_____ Total Score