

# What's Your Money Score?

(1 check = 5 points)

Check all that apply to you:

## Do you understand your financial numbers?

- I know exactly how much I make each month (After taxes)
- I know exactly how much all of my expenses are each month
- I know my total amount of outstanding debt
- I know my current credit score
- I know my current net worth

## Do you have a money plan?

- I have an emergency fund (money set aside for emergencies)
- I pay all of my bills on time
- I have a debt repayment plan (or I'm debt free)
- I know where all of my money goes every month
- I have a plan to increase my income

## Are you investing for your future?

- I have an investment account (retirement accounts count too)
- I Invest money every paycheck
- I understand what Index Funds are
- I understand the risk I am taking with my current investments
- I know how much money I need invested in order to retire

## What financial milestones have you reached?

- My credit score is above 650
- I am not living paycheck to paycheck
- I have no consumer debt (credit cards, personal loans, car loans etc)
- I Invest 10% (or more) of my income
- I have 3-6 months of monthly expenses saved up

**Your Money Score:**

**(Out of 100)**

**After calculating your score, go back through the list and take note of all of the unchecked boxes. These are great areas to focus on improving your financial situation.**