



Score Your Financial Health

		Column A	Column B
1.	Did you save any money last year?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2.	What percent of your gross income did you save?	<input type="checkbox"/> 5% +	<input type="checkbox"/> < 5%
3.	How much of your gross income did you save based upon your age?		
	Age 30 or less	<input type="checkbox"/> 5% +	<input type="checkbox"/> < 5%
	Age 30-40	<input type="checkbox"/> 7% +	<input type="checkbox"/> < 7%
	Age 40-50	<input type="checkbox"/> 10% +	<input type="checkbox"/> < 10%
	Age 50-60	<input type="checkbox"/> 15% +	<input type="checkbox"/> < 15%
	Over age 60	<input type="checkbox"/> 20% +	<input type="checkbox"/> < 20%
4.	Did you miss any payments or obligations this past year?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
5.	Did you have a balance on your credit cards after the last payment was due?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
6.	Including all of your assets, was more than 10% of the value in liquid assets?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7.	Are your total debt service payments (principal & interest) less than 40% of your annual gross income?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8.	Do you have proper life insurance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

To determine your score, all "A" answers = 1 point and all "B" answers = 0 points.

TOTAL POINTS _____

Continued ...

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DESIGN GROW
& PROTECT
 the personal economy of families
 from all over the world.



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What is Your Final Report Card?

- A = 6-8 points
- B = 4-5 points
- C = 3 points
- D = 2 points
- F = 0-1 points

What Does Your Score Mean?

If you save regularly, make all of your payments on time, pay off your credit card balances when due, maintain a healthy emergency fund and never take on debt service payments that put a heavy strain on your monthly income; you are more likely to be financially healthy and have a high probability to accumulate significant wealth.

If you do none of these things, it won't matter what your income is because your habits are such that you will never achieve financial security. Habits are created from belief systems and your results are the manifestation of your beliefs. If you believe that, "someday when I have enough money, then I will be able to..." you are manifesting no action in the present and will simply perpetuate the same outcome.

Want to change? Your belief must change first, which will lead to new habits, which will lead to new action, which will lead to the accumulation of significant wealth!

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