

How does your Daily Financial System Measure Up?

Yes-No

- Maintains expenses equal to or lower than income
- Pays bills on time and avoids late fees
- Is able to pay debt obligations
- Has an acceptable monthly debt service to income ratio
- Is aware of financial situation and status
- Plans ahead for large, irregular expenses
- Is satisfied with current financial condition
- Has an acceptable level of financial stress
- Is confident in ability to meet short-term goals
- Builds savings and achieves short-term savings goals
- Owns appropriate insurance policies
- Has a diverse safety net, including an emergency fund and
- Is able to recover from financial problems
- Perceives self as in control of financial matters
- Saves regularly
- Has a retirement plan and saves for retirement
- Maintains a positive credit profile
- Stays on track to meet long-term savings goals
- Has an acceptable tolerance for risk
- Plans ahead for the medium- and long-term
- Is confident in ability to meet long-term goals