

## FINANCIAL FITNESS QUESTIONNAIRE

Please check the box that most closely reflects your answer to the following questions:	YES	IN PROGRESS	NOT YET	WANT HELP
<b>GOALS</b>				
1. I have thought about my top 3 financial goals and planned to achieve them.				
2. My career is satisfying me financially and in other ways that are important to me. If not, I have thought about what changes I could make.				
<b>ESTATE PLANNING</b>				
3. I have a current will, and my family or friends know where to find it.				
4. My retirement account & life insurance beneficiary designations are current.				
5. I have current end-of-life directives on file. (Healthcare POA, Living Will, etc.)				
6. I have made arrangements to manage my finances if I'm incapacitated. (General Power of Attorney)				
7. There's a current list of my assets & liabilities, passwords & access codes, and my representative knows where to find it.				
8. I have developed or considered the need for an estate plan.				
9. My insurance & retirement plan beneficiaries are up to date.				
<b>BUDGETING, SAVINGS &amp; DEBT</b>				
10. I keep a formal budget.				
11. I have an informal spending plan, and that works to keep me on track.				
12. I have a formal long-term financial plan with defined savings, investment, and spending goals.				
13. I resist impulsive purchases.				
14. I have an adequate emergency fund (3-6 months' expenses)				
15. I know that I can handle a major car repair, appliance breakdown or home emergency of \$_____.				
16. I am in debt, but I have a formal plan and am paying it off.				
17. I know the balance and interest rate on my credit cards.				
18. I have pulled my credit report &/or score and it is accurate.				
19. I save 10% of my take-home pay in retirement, emergency &/or taxable investment accounts.				
20. I participate in a retirement plan at work (e.g. 401(k) or 403(b)) and/or maintain an Individual Retirement Account (IRA).				
21. I am saving enough for retirement so that I'll be comfortable.				
<b>INSURANCE</b>				
22. I have adequate insurance (life, health, property/casualty, disability, business, specialized).				
23. My insurance has been professionally assessed for adequacy in the last 3 years.				
<b>INVESTMENTS</b>				
24. I understand my personal risk appetite and my investments are in line with that.				
25. I have considered the appropriate time horizon for my investments and allowed for that.				
26. I am confident managing my own investments or I have professional help.				
<b>DEPENDENTS</b>				
27. I have explored college costs, financial aid options, and college savings programs.				
28. If I have a special needs child, I have developed plans for her/his future.				
<b>OTHER ISSUES</b>				
29. I make best use of the employee benefit choices available to me.				
30. I understand the tax implications of my financial decisions.				
31. I know what to do about identity theft.				

What do I want to be different in the next 30 days? What am I willing to do? What steps will I take?	DATE
What do I want to be different in the next 90 days? What am I willing to do? What steps will I take?	DATE
What do I want to be different in the next year? What am I willing to do? What steps will I take?	DATE