

■ YOUR FISCAL FITNESS REPORT CARD

- Yes** **No**
 Do you keep track of your income and expenses with some type of a written budget or spending plan?
- Yes** **No**
 Do you save 10% of your monthly income regularly (and does the savings grow?)
- Yes** **No**
 Do you have adequate emergency savings?
- Yes** **No**
 Do you keep your monthly debt payments to less than 20% of your monthly income?
- Yes** **No**
 Do you have adequate insurance coverage for your needs?
- Yes** **No**
 Do you have written financial goals, both short-term and long-term?
- Yes** **No**
 Do you participate in a retirement plan?
- Yes** **No**
 Do you have current wills and powers of attorney, and are your page 2 and beneficiary designations up to date?
- Yes** **No**
 Do you track your monthly spending?
- Yes** **No**
 Do you pay your bills on time?
- Yes** **No**
 Do you have healthy, peaceful discussions about money with your spouse and kids?
- Yes** **No**
 Do you make wise, planned consumer purchases that include comparison shopping?

Grade by number of "yes" answers:

12=A+, 11=A, 10=A-, 9=B+, 8=B, 7=B-, 6=C+, 5=C, 4=C-