

STEP 1: Know God's Goals for You

- I have a written plan for achieving my goals (*retirement, college fund, etc.*).
 Yes No

STEP 2: Protect Assets and Income

- I have a written Savings & Spending Plan (*Budget*).
 Yes No
- I have the equivalent of 4 to 8 months of living expenses in my bank savings account or money market and a line of credit for major emergencies. Yes No
- I have a current valid estate plan (*will, trust(s), power of attorney, living will, etc.*) designed to effectively transfer wealth, minimize cost, and reduce hassle.. Yes No
- I have updated the beneficiaries on all my accounts (*life insurance, IRAs, 401k, joint accounts with rights of survivorship, etc.*).
 Yes No
- When I die, my executor can easily find and obtain the necessary documents. Yes No
- I have enough life insurance and investments that upon my death, the proceeds will pay off all debt and provide for those who are dependent on my income (*college fund, retirement, income for life, day care for child or adult, etc.*).
 Yes No N/A
- Due to my investments and insurance, I can still financially survive and reach my financial goals even if I
- | | | |
|---|------------------------------|-----------------------------|
| <input type="checkbox"/> became disabled and/or | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> needed long-term care for life | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> received a large medical bill | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> lost a law suit against me, | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> had valuable property lost,
destroyed or stolen | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

STEP 3: Eliminate High Interest Rate Debt

- Every month I pay off my credit cards before I receive a finance charge.
 Yes No N/A
- I have a written plan for becoming debt free.
 Yes No N/A

STEP 4: Accumulate for Goals

- I have matched my goals with my investments and risk tolerance.
 Yes No N/A
- Most of my investments are insured or diversified through a variety of assets, managers and styles.
 Yes No N/A
- I have a good understanding of how to determine my federal income taxes.
 Yes No N/A
- I use tax-advantaged ways to save for college (*529, ROTH IRA, UGMA, Coverdell Education Savings Account, etc.*)
 Yes No N/A
- I contribute the maximum my company's retirement plan matches.
 Yes No N/A
- I use tax-advantaged accounts to save for retirement (*ROTH, Traditional IRA, Annuity, Cash Value Life Insurance, 401k, SEP, SIMPLE IRA, etc.*)
 Yes No N/A
- I am daily investing in the things that matter the most in life.
 Yes No