

Protection

Home & Auto Insurance   \$ _____ Umbrella Policy	Disability Insurance   _____ % of Each Person's Income	Wills & Legal Documents   Update within _____ Years	Life Insurance   Income Value You _____ Spouse _____ \$ _____ \$ _____
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Cash Flow

My Monthly Savings Cash (Chk, Sav) \$ _____ (TD) Inv. or RE (Net) \$ _____ (TA) IRA, 401k, 403b \$ _____ (TA) Roth IRA/401k \$ _____ (TF)	My Savings Rate Tot. Mo. Saving \$ _____ (Divided by) Tot. Mo. Income \$ _____ (Equals) My Savings Rate _____ %	Savings Rate   _____ % of Household Income	Cash Flow Management Decision _____ Systematic Savings _____ Systematic Spending
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Assets

My Asset Inventory Cash (Chk, Sav) \$ _____ (TD) Inv. or RE (Net) \$ _____ (TA) IRA, 401k, 403b \$ _____ (TA) Roth IRA/401k \$ _____ (TF)	Liquid Savings Available   1 x _____ (Checking, Savings, Non-Retirement Inv.)	Tax Status Balance   Tax Deferred (TD) _____ % Taxable (TA) _____ % Tax Free (TF) _____ %	Asset to Income Ratio   _____ times Household Income (See Chart Below)
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Liabilities

Debts to Eliminate Credit Cards \$ _____ Car/Truck/Boat \$ _____ Student Loans \$ _____	Rent/Mortgage Payments   _____ % of Household Income
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Your Score	What It Means
 _____  _____	1 – 3  - Don't be alarmed. This is most people. Use this opportunity to begin to improve. 4 – 6  - You are on your way, but you could likely benefit from some coaching. 7 – 9  - Congrats! You are world-class. It's time to look at advanced planning strategies.