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**Basic Financial Health Check**

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Abstract

Financial literacy is increasingly becoming a critical component for individuals of all ages to lead a successful life. It involves a comprehensive understanding of financial concepts, positive financial behavior, and a favorable attitude towards money management. Regrettably, many individuals in Thailand lack confidence in managing their savings, with 40.6% unsure of how to allocate their funds, 5.7% uninterested in saving, and only 19.7% setting aside money before spending. Despite having some savings, a lack of financial knowledge limits their ability to optimize their funds and create multiple sources of income.

A study of the underlying cause of financial difficulties reveals that inadequate financial planning and management is a significant contributor. Although mere efficiency may not be enough to overcome these challenges, monitoring one's financial behavior and establishing sound financial management practices before retirement can help foster a healthier mindset towards financial wellness. With the support of professional financial advisors, who provide step-by-step financial guidance, individuals can gain financial independence and secure their financial future.

To this end, a Basic Personalized Financial Health Check has been created to enable individuals to evaluate and assess their financial health. The tool not only offers personalized advice on personal finance management but also helps individuals set financial goals and allocate funds regularly. The Basic Personalized Financial Health Check features a unique approach, based on the 6 Jars theory, and provides 8 Jars to increase financial management clarity and efficiency. With the assistance of financial professionals, individuals can cultivate financial independence and attain a secure financial future.

KEYWORDS: Finance/ money management/ money index/ financial literacy