

Financial Wholeness Checklist

Financial Wholeness is when all aspects of your financial life are working together for your greatest good, your biggest benefit and your richest life.

- 10% ☐ **1.Budget Building:** I have a written, and at least partially automated (i.e. transfers, savings, bill pay, etc.), personal budget. I have the necessary checking and savings accounts to support my budget.
- 10% ☐ **2.Save Like a Squirrel:** I have accumulated at least 3 months of my necessary, bare-bones expenses (Noodle Budget) for emergencies saved in an online-only savings account.
- 10% ☐ **3.Dig Out of Debt:** I am either debt free or I have a clear picture of who and what I owe and have written down the components of each debt (amt. owed, interest rates, due date, etc.). I've also identified and use a debt pay-down plan (e.g. snowball method), and use my bank's online bill pay tool to (at least partially) automate payments.
- 10% ☐ **4.Score High (Credit):** I have requested and received a copy of my free FICO credit report and score within the last 12 months. I have a 740 FICO credit score or higher, or I've identified the factors that are impacting my score and have come up with a game plan to increase it to 740+.
- 10% ☐ **5.Learn to Earn (Increase Income):** I've identified ways I contribute value to my job and feel confident I can leverage them to ask for a raise or promotion. Or, I already have multiple streams of income and/or I know how to increase my income by monetizing my existing skillset and education. I have a plan of action if I desire to make more money.
- 10% ☐ **6.Invest Like an Insider (Retirement and Wealth):** I have identified my retirement and wealth goals. I've created and implemented my investment plans with the help of my Human Resources representative, a certified financial planner, online tools, or by myself. I'm committed to consistent contributions toward investing. I've learned to largely leave my investments alone and give them the opportunity to grow. I put in place a clear investment plan for both retirement and wealth-building.
- 10% ☐ **7.Get Good with Insurance:** I know that I have adequate insurance coverage because I understand and have calculated my needs around health, life, disability, and property and casualty (e.g. home and auto) insurance.
- 10% ☐ **8.Grow Richish (Increase Your Net Worth):** I know how to calculate my net worth (what I own minus what I owe). I have a positive net worth and/or I know how to achieve, increase and maintain a positive net worth. I have a net worth goal and have defined the specific actions I'm going to take each month to achieve my goal.
- 10% ☐ **9.Pick Your Money Team (Financial Professionals):** I found, vetted, and assembled a money team of financial professionals and accountability partners that will help me reach my financial goals (i.e. certified financial planner, insurance broker, estate planning attorney or certified public accountant, etc.).
- 10% ☐ **10.Leave a Legacy (Estate Planning) :** I have identified and completed the applicable components of my estate plan (e.g. a will, trust, beneficiaries on my accounts, etc.) and have executed (signed) and funded it. This means I have a plan for what will happen to my estate (cash, real estate, jewelry, and other assets) after I pass no matter the size of my bank account and portfolio (i.e. investments, home, stocks, bonds, etc.)

I am ____% financially whole!

SHARE YOUR SCORE WITH ME @THEBUDGETNISTA ON IG/TWITTER/FACEBOOK. USE #GGWMONEY