

NAME

DATE

SCORE

MINDSETS	1	2	3	4	5	6	7	8	9	10	11	12	SCORE
1 Debt	You are only paying minimum payments on all your credit cards, auto loans, and mortgage.			You are paying some principal on credit cards, auto loans, and mortgage.			You are paying down principal balances on debt payments and have a plan and a date of when your debt free.			You have less than 24 months of payments left on all debt payments. You will be debt free before you retire.			
2 Cash	In the hole every month. Your expenses are more than your income. You have to borrow from credit cards to live each month.			You are trying to get out of debt. You have no emergency fund.			You have started saving but you have less than 6 months saved in your emergency fund.			You have saved 6 months of emergency funds. You have saved sufficient funds to help you feel confident in surviving any emergency that comes your way.			
3 Income/Inflation	You have no retirement income plan. You worry about where your next check will come from when you retire.			You recognize that your Social Security is the foundation of your income plan.			You have Social Security payment(s) plus one additional reliable income source that is not dependent upon the stock market.			You have a plan to optimize Social Security and you have at least two additional reliable income sources that are not dependent upon the stock market.			
4 Social Security	You don't know if you even qualify for Social Security. You are not sure where you can find competent advice.			You take Social Security at face value and listen to your friends and family to find out general rules of thumb on Social Security.			You have researched Social Security on the internet but are still afraid of making mistakes. You are not confident in which option is best.			You understand the difference between optimizing and maximizing your Social Security and have it built into the rest of your plan.			
5 Growth/ Retirement Investments	You have no investments.			You have a 401K. You're not sure what else you have or how to start investing.			You are investing but money keeps going up and down. You don't understand and you have no plan to protect yourself.			You have a plan to reduce risk and beat inflation. You have confidence in a down market.			
6 Taxes	You think there is no way to change your tax situation. You are not organized and every year tax time is stressful for you.			All of your investment accounts are taxable as earned. Most of your money is in the bank or investment brokerage accounts.			You understand the power of taxed later accounts like a 401K or IRA. You have no plan on how to minimize taxes on these accounts.			You have proper tax diversification and your investments grow tax free and will distributed tax free. You have Roth and Life Insurance.			
7 Health Care/ Long Term Care	You have no plan and no Health Insurance. A serious medical emergency will wipe you out financially.			You have a basic Health Insurance Plan that has high deductibles and covers you only for catastrophic medical care.			You have a basic Health Insurance Plan and a plan for Medicare and Medicare supplements.			You have a comprehensive plan which includes: Health Insurance, Medicare, Medicare Supplements, Life, and Long Term Care.			
8 Legacy	You have no plan to transfer your assets to those you love. You always worry when you travel. You believe it will be a disaster if you die.			You have a basic Will but it is not updated and your beneficiaries are not clearly designated.			You have a Will, Trust, Financial and Medical Directives but they are out of date and do not reflect your current wishes.			Your Will, Trust, Financial and Medical Directive are all current. Your money will stay in the family and not to the government.			
RETIREMENT READINESS SCORE													

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