

Life Quality Assessment

Finances

Review and answer each statement. If it is true, add 1 point. If the statement is only true “sometimes” or “usually,” **DO NOT** add a point. Only add a point if it is virtually always true. (No credit given until the statement is virtually always true.)

- 1 I have at least a year’s living expenses in the bank or money market fund.
- 2 I am on a path to financial independence or am already there.
- 3 I track my expenses and live within my budget.
- 4 I have no financial stress of any kind in my life.
- 5 I invest at least 10% of my income/earnings toward financial and personal growth.
- 6 I do not carry credit card debt.
- 7 When I buy something, I buy the best value for the money.
- 8 I tithe at least 10% to church and or other charitable community organizations.
- 9 I know what my insurance deductibles are.
- 10 I know where my important financial documents are and understand what they say.
- 11 I do not hide financial matters from my spouse.
- 12 I have enough insurance to provide for my family and current debts if I die or am disabled.
- 13 I have a will that insures my family is taken care of in the event of my death.
- 14 My bills are paid on time.
- 15 I have adequate health insurance or savings to cover most medical needs.

Total Score

