

## Planning for Financial Independence

Circle where you are on the path of managing your financial independence:

I do not have a vision of where I want to be financially.	1	2	3	4	5	My personal financial goals are clear and written for currently, one year, five years.
I struggle to make ends meet and don't see how I can get what I want financially.	1	2	3	4	5	I am confident that I will reach financial independence.
My income does not cover my mandatory monthly expenses.	1	2	3	4	5	I regularly save 15% or more of my income.
How can I give money away when I don't have enough for myself?	1	2	3	4	5	I donate regularly to causes in which I believe.
I don't determine how much money I make.	1	2	3	4	5	I understand my skills and talents and insure that I am rewarded for them.
I don't know where my finances stand.	1	2	3	4	5	I have adequate financial information that allows me to know where my finances stand at a glance.
I rely solely on myself – my finances are my business.	1	2	3	4	5	I have a reliable and responsive support team with whom I can discuss my financial ideas.
I am not clear on how to reach my financial goals.	1	2	3	4	5	I have a written plan on how I'm going to reach my goals. It can be adjusted easily based on current conditions.
I have little or no savings.	1	2	3	4	5	I have adequate financial reserves.
Loan payments are sometimes paid by credit card.	1	2	3	4	5	All loan payments are paid on time without juggling cash.
I regularly use credit cards for purchases even though I don't have enough money in the bank.	1	2	3	4	5	All credit card purchases are paid at the end of each month.
I buy things I want "just because".	1	2	3	4	5	Purchases are planned.
I require money to support my lifestyle.	1	2	3	4	5	I use money to support my life.
I shop when I am depressed, hungry, feeling low.	1	2	3	4	5	I shop when I have a requirement.
I do not have protection for my family – e.g. disability insurance, will, trusts.	1	2	3	4	5	My family is adequately protected in case of a loss.
	1	2	3	4	5	

Copyright 2002 A VISION OF YOUR OWN, LLC, 6 Chester Drive, Weare, NH 03281

Action steps to which I am committing:

Completion Date:

1. \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

3. \_\_\_\_\_

\_\_\_\_\_

4. \_\_\_\_\_

\_\_\_\_\_

5. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_