

# Assessment of My Relationship to Money and Finances

Name:

Phone:

Email:

Cell:

Grade on a scale of 0-4

**Never /Not at all**  
0

**Seldom**  
1

**Sometimes**  
2

**Often**  
3

**Always**  
4

You can easily fill in your score by inserting the cursor into the left column, type in your score, then use the down arrow key to move to the next row. A few questions may not be applicable to you.

## Practical

**Score**

	I pay my bills on time.
	I pay the full balance on all of my credit cards every month.
	I pay myself at least 10% every month, which goes into either my savings or my investments.
	I know what my debt-to-income ratio is and it is less than .1 (10%)
	I am involved in my family's financial decisions.
	I know where my money goes (I keep monthly records of my income and expenses).
	I know my net worth.
	I open, read and understand my investment statements when they arrive.
	I maximize my 401-K and IRA contributions.
	I fully participate with my financial advisor in making investment decisions.
	I wait at least 24 hours before buying anything worth more than \$300.
	I do something on a regular basis to learn more about finances.
	I know what all of my family's assets are and I know where they are.
	I can explain the basics of my investment strategy.
	I know how to minimize risk, thus minimizing investment losses in my portfolio/retirement accounts.
	I know the interest rate on my mortgage.
	I have a positive cash flow (net) at the end of each month.
	<b>Practical Total Score</b>

## **Mental/Emotional**

### **Score**

	I believe I have enough money.
	I feel confident that I will be able to retire safely and comfortably.
	I believe that I will remain financially secure during the current recession and beyond.
	I handle my financial affairs differently than my parents.
	I feel confident and comfortable when talking about money.
	I know that having more money would not solve a lot of my problems.
	I know that my happiness is not dependant on material possessions.
	My partner/spouse and I easily (and with little emotion) discuss financial matters on a regular basis.
	I feel certain that my financial advisor knows exactly what to do to keep my investment portfolio/retirement accounts from losing value.
	I take full responsibility for all financial matters in my life.
	I believe I will always be able to take care of myself financially.
	I am comfortable with math.
	I feel sure that I could learn new things about money matters, including investing.
	I feel safe dealing with money matters because I know how to make good financial decisions.
	I believe I have a healthy and empowering relationship with money.
	I feel confident that if my partner/spouse leaves or dies, I can handle all financial matters on my own.
	I know that I will never become a bag lady.
	<b>Mental/Emotional Total Score</b>

## Core Values

### Score

	I know there is enough for everyone, including me.
	I see how my outer life is a reflection of my inner life.
	I live with a grateful heart and practice gratitude in my life daily.
	I spend some time each day connecting with myself.
	I participate in the natural flow of giving and receiving by sharing my resources with others and by easily receiving the good things that come my way.
	I see how my beliefs about money affect the flow of money in my life.
	I know that my job, money and possessions are not the source of my security or my well being.
	In my life money is a carrier of love and nourishment to that which I am most committed.
	<b>Core Values Total Score</b>
	<b>Total Assessment Score</b>

**127-168 Points:** You are in excellent shape here. Remain committed, conscious and connected. Congratulations!

**85-126 Points:** You're on the right road, so celebrate that! But you are likely driving on the wrong *side*. There is potential danger ahead and you have probably already had a few close calls. However, you definitely have what it takes to improve this number.

**43-84 Points:** You aren't quite on the right road yet, but you are near the right neighborhood. This path has probably already caused some problems and continuing in this way could result in some major crashes. You have the seeds of commitment, awareness and connection, but you probably need to water and grow them.

**0-42 Points:** Looks like you don't yet realize there's even a road you're supposed to be on! This is your official notice and wake-up call. Continuing down this path will definitely lead to results you don't want. All you need for major change is to be open and willing to begin the process.