



## THE FINANCIAL CONFIDENCE CHECKLIST

Rate each question on a scale from 1 (Not at all) to 5 (Completely). Add your total score and compare it to the guide at the end to assess your financial confidence level.

<b>1. Net Worth Snapshot</b>	1	2	3	4	5
- Do you have an updated personal balance sheet (assets vs. liabilities)?					
- Do you track your income and expenses regularly?					
<b>2. Investment Strategy</b>	1	2	3	4	5
- Is your portfolio diversified across asset classes?					
- Are your investments aligned with your time horizon and goals?					
<b>3. Tax Efficiency</b>	1	2	3	4	5
- Are you using tax-advantaged accounts effectively (IRA, 401(k), HSA, etc.)?					
- Do you review your tax situation annually with a professional?					
<b>4. Retirement Readiness</b>	1	2	3	4	5
- Do you have a clear retirement income plan?					
- Have you estimated how much you'll need to retire comfortably?					
<b>5. Insurance &amp; Risk Management</b>	1	2	3	4	5
- Do you have appropriate life insurance coverage?					
- Have you reviewed your liability and umbrella policies recently?					
<b>6. Estate Planning</b>	1	2	3	4	5
- How confident are you with your will and/or trust?					
- Is your estate plan coordinated with your financial plan?					
<b>7. Business Transition Planning</b>	1	2	3	4	5
- Do you have a documented business succession or exit plan?					
- Have you had the business professionally valued?					



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### 8. Charitable Giving Strategy

1 2 3 4 5

- Do you have a plan or philosophy for your charitable giving?
- Are you maximizing the tax benefits of your donations?

### 9. Family Wealth Planning

1 2 3 4 5

- Have you discussed your financial and estate plans with your family?
- Do you have structures in place for transferring wealth (trusts, education funds, etc.)?

### 10. Professional Team

1 2 3 4 5

- Do you have a team of trusted advisors (financial, legal, tax)?
- Are your advisors collaborating on your behalf?

## SCORING GUIDE

Add up your ratings from all questions to calculate your total score. Each question is worth a maximum of 5 points for a total of 100.

Total Score: \_\_\_\_\_

Use the scale below to interpret your score:

- **80 - 100 Points:** *You are in a strong financial position. Keep up the great work and stay proactive.*
- **60 - 79 Points:** *You may benefit from a financial tune-up. A few adjustments could help strengthen your overall plan.*
- **Below 60 Points:** *Now is a great time to engage with a financial advisor to build a stronger foundation and chart a clearer path forward.*

This checklist is a starting point, not a substitute for professional advice. Consider sharing your results with a qualified advisor to build a strategy aligned with your goals.