



Financial Fitness Checklist

Place a checkmark in front of each statement that is true for you.

- I have enough money to pay my rent or mortgage and other monthly expenses.
- I have a bank account, which I use to pay bills.
- I pay my bills on time.
- I have enough money for an emergency, such as an unexpected vehicle repair. I have a written financial goal.
- I have a written spending plan /budget.
- I stick to my spending plan.
- I have reviewed my credit report.
- I know my credit score.
- I keep financial records organized and can find important documents easily.
- I am able to save for long term financial goals.
- I have insurance.

There is no one-size fits all answer to financial fitness. This list can help you identify problem areas, chart progress and outline action steps to achieve financial security. Any statement that was not checked indicates areas for improvement toward financial stability.