**Assessment of Your Current Finances and/or Financial Confidence**

|  |  |  |  |
| --- | --- | --- | --- |
|   | I’m Great | I'm Uncertain | Needs My Attention |
|  I have sufficient income to cover my expenses and the reliability of my income is strong |   |   |   |
|  I have a written financial inventory of all my (and my household’s) assets and liabilities that is complete and up to date |   |   |   |
|  I understand my various investments (and assets) |   |   |   |
|  I am confident in my investment strategy and that it is the right one for helping me achieve my goals |   |   |   |
|  I know exactly how much it will cost to retire comfortably and / or remain comfortably retired |   |   |   |
|  I am confident that I will have a tax efficient retirement income that will be comfortable for my lifetime |   |   |   |
|  If I become single again, I am confident I will have enough income to live comfortably for my lifetime |   |   |   |
|  I understand my debts (liabilities) and am comfortable with the amount I owe and am on track to paying it off |   |   |   |
| I understand my current insurance policies (life, disability, health, long-term care, home, auto) and am confident that my (and my spouse / family’s) coverage is sufficient to protect me and my family |   |   |   |
| My spouse and I regularly and effectively communicate about money |   |   |   |
|  I (and my spouse) have an up to date will that will protect each other and our family |   |   |   |
|   I am confident in the willingness, ability and trustworthiness of those I have named to important roles such as Power of Attorney and Estate Trustee (Executor) |   |   |   |

**Identify which actions below will help you take a step in the right direction of achieving your vision for your future, and/or improving your confidence in your finances**

|  |  |
| --- | --- |
|   | A Step in the Right Direction |
| Cut Spending |   |
| Save More |   |
| Pay Down Debt |   |
| Track my spending and create a budget |   |
| Create / Update my financial inventory (know where I stand today) |   |
| Create a Financial Plan |   |
| Speak with my spouse / partner about our finances |   |
| Revisit my Investment Strategy |   |
| Revisit my debts and plan to pay them down / off |   |
| Review Insurance Policies vs Needs for Protecting me and my family |   |
| Create / Update my will |   |
| Know exactly what my income (and assets) will be if something should happen to my spouse and I become single again |   |
| Meet with my Financial Advisor/Lawyer/Accountant and review an area of concern |   |
| Find a Financial Advisor /Lawyer/Accountant that I am comfortable talking with and that is the right fit for me going forward |   |
| Other: |   |
| Other: |   |

**Craft your New Years Resolution**

In 2020, I am choosing to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ in order that I will

 (Action you will take this year – be as specific as you can!)

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(Achieve your Vision or Goal of, and/or Improve my Confidence In My Ability To…)

By honestly evaluating your strengths and weaknesses and narrowing down the action you will take, you can write a New Year’s resolution you can follow through on. I wish you meaningful progress in 2020 by Banking on Yourself!