

## ARE YOU MONEY TRAPPED?

(CHECK ALL THAT APPLY TO YOU THEN TOTAL ALL CHECK MARKS)

- I have **never** had a payday loan, title, tax refund advance check, or online cash advance loan.
- I have and use a written monthly spending plan/budget.
- I have a credit score of 740 or more.
- I have a four-year college degree.
- I have a six to nine-month emergency fund (savings).
- I am contributing monthly/regularly to retirement.
- I own a home with at least \$100,000 equity.
- I give regularly (at least each month) to charity.
- I **do not** have any chronic health conditions, dental concerns, **nor** am I obese.
- I **do not** eat out (fast food, restaurant, or cafeteria) at least once per week.
- I talk to my family about good money habits.
- My income has increased by 10% annually over the last five years.
- I **do not** play the lottery, buy scratch offs, or visit a casino every week.
- My monthly average bank fees **are** less than the interest earned.
- I have **no** outstanding government obligations.
- I pay off all credit card balances, monthly.
- I know my personal net worth.
- I **can** afford to leave the next generation over \$50,000 in liquid assets.
- I have read or listened to a nonfiction book within the last six months.
- I participate in continuing education or personal development classes annually.
- I **do not** smoke nor drink alcoholic beverages, daily.
- I am living in my dream home.
- I have savings to support an immediate \$2,500 emergency.
- I have a written will, updated beneficiaries, durable power of attorney, and advanced medical directives (or five wishes document).
- I normally get a tax refund of \$2,500 **or less**.
- I am happily married.
- My rent or mortgage is **less than** 35% of my monthly take-home income.
- The majority of my monthly income after the age of 70 **will not** come from Social Security or disability.
- I have **never** filed bankruptcy, had a foreclosure, or a short sale.
- I have **not** co-signed a loan for anyone in the last 10 years.
- I have the following five professionals in my huddle: accountant, attorney, financial planner/personal banker, mentor/coach, and insurance agent.
- I am **not** second nor third generation in public housing (or government assisted housing).
- Broke **is not** in my bloodline.
- I have the following income sources: Full Time Job/Career
- Profitable Business
- Monthly Retirement Income
- Passive Income: Investment/Royalties/Rental Income
- Multi-Level Marketing or Online Marketing
- Profitable Side Hustle: Freelance or Product Sales
- I was totally honest with all of the questions.

10-15 You are so trapped that it hurts. Commit yourself to ongoing assistance.

16-30 The light at the end of the tunnel is near. Develop and follow a sound plan.

31-40 You are on the right track. Work your plan and incorporate a few additional tools.