

Financial Readiness Scorecard

Check off each statement where you feel confident and financially prepared. At the end, total your checks to see how strong your overall financial readiness score is.

1. Financial Clarity

- I know exactly how much I spend monthly (fixed + discretionary).
- I can state my net worth within a reasonable range.
- I understand where every investment account is held.
- I know how my assets are allocated (cash, equities, fixed income, alternatives).
- I understand the fees I'm paying.

2. Emergency & Stability

- I have 6–12 months of expenses accessible.
- I have adequate disability insurance.
- I know what would happen financially if my spouse/partner passed tomorrow.
- My estate documents are updated within 5 years.

3. Retirement Reality

- I know my retirement number (what I'll need annually).
- I understand how long my assets must last based on longevity.
- I have a Social Security strategy (not just "claim at 62 or 70").
- I have accounted for potential caregiving years.
- My retirement plan is stress-tested for inflation and market volatility.

4. Investing Confidence

- I understand why I own what I own.
- I feel confident making financial decisions.
- I am not holding excessive cash due to uncertainty.
- I rebalance intentionally (not emotionally).

5. Protection & Independence

- All accounts have updated beneficiaries.
- I know how to access all financial accounts independently.
- My financial plan does not rely solely on someone else's oversight.
- I've discussed financial values with my children (if applicable).

Scoring Framework

Count how many checks you gave yourself, and compare that to our scoring framework.

20+ Checks

Strong foundation

15- 19 Checks

Solid foundation, but opportunities exist

Under 15 Checks

Strategic review recommended

Important Disclosure:

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