BRIDGE THE GAPS

GRIMES AND COMPANY

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

2. 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).

3. 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 or trusted contact.

4. 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.
- [ ] I have accounted for potential caregiving years.
- [ ] My retirement plan is stress-tested for inflation and market volatility.

5. 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 have been reviewed and/or updated within 10 years.

Scoring Framework

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

20+ Checks	15- 19 Checks	Under 15 Checks
Strong foundation	Solid foundation, but opportunities exist	Strategic review recommended

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