



The 10 Minute Wealth Assessment Picture & Roadmap

1. Gross Monthly Income: \$ _____ (if not steady, use a monthly average)

Less Taxes & Deductions \$ _____

Net Income: \$ _____

2. Expenses: \$ _____

(Total you spend each month)

Surplus/Deficit \$ _____

3. Assets (everything you own) \$ _____

4. Liabilities (everything you owe) \$ _____

(Including retirement plans)

Net Worth \$ _____

5. How much of your Net Worth is Personal Use versus Investable Assets? _____ %

6. Map Destination (Goals & objectives)

7. Map Route: (How you will get there)

8. Vehicle: (Skill sets & knowledge)

You can set a 15 minute free support conversation at <http://meetme.so/RennieGabriel>

Financial Freedom Evaluation Questions

Check yourself on the items below. The fewer the checkmarks, the closer you are to Financial Freedom; when you can choose to work, instead of having to work. The list starts with very bad and moves to not good.

- 1. Paying for check overdrafts
- 2. Skipping one bill to pay another
- 3. Requesting a pay advance
- 4. Avoiding opening the mail if is a bill
- 5. Not balancing your checking account
- 6. Opening a new checking account instead of balancing the current one
- 7. Having your paycheck garnished
- 8. Had any personal or real property repossessed
- 9. Received calls from collection agents
- 10. Have a low credit score (FICO below 650)
- 11. Overextended on debt (20% or more of income paid to installment debt)
- 12. Spending more than you earn
- 13. Worry or lose sleep over money matters
- 14. Notice health issues due to financial stress
- 15. Arguments with your spouses, or others, about money matters
- 16. Lack adequate life, health, disability or casualty insurance
- 17. Not having any emergency/reserve savings
- 18. No program for systematic saving or investing
- 19. No, or too small, contributions to a retirement plan
- 20. Lack legitimate tax deductions
- 21. No investments that can hedge against inflation
- 22. Spending your time implementing other peoples goals
- 23. Having a “wishbone” stronger than a “backbone”
- 24. Working in a job that is a source of frustration
- 25. Feeling discomfort dealing with budgets, spending plans or finances
- 26. Responsibilities to others prevents you from working on personal goals
- 27. Lacking someone or a group you can count on for help and support
- 28. Lacking written financial goals and objectives
- 29. Lacking a written action plan to achieve financial goals and objectives
- 30. Not clear on your current financial position or cash flow

- Total check marks

You can set a 15 minute free support conversation at <http://meetme.so/RennieGabriel>