

# Financial Wellness Self-Assessment

## Instructions

Add up your total score for each section & Refer to the Assessment Results at the End.

Money Mindset & Emotional Wellness	Always 4	Often 3	Sometimes 2	Never 1
1. I feel confident when making financial decisions.				
2. I believe I am Worthy of financial abundance.				
3. I have a positive emotional relationship with money.				
4. I release financial stress quickly and easily.				
5. I feel at peace when checking my bank account.				
6. I do not feel guilt, shame, or fear around spending or saving money.				
7. I have identified and worked on limiting beliefs about wealth.				

**Total Score**

**For Money Mindset &  
Emotional Wellness** \_\_\_\_\_

# Financial Wellness Self-Assessment

Income & Cash Flow Management	Always 4	Often 3	Sometimes 2	Never 1
1. I know exactly how much money I earn monthly.				
2. I track my income and expenses consistently.				
3. I have multiple streams of income.				
4. My income is stable and growing.				
5. I have a clear strategy for increasing my earnings.				
6. I can comfortably cover my essential expenses without stress.				
7. I am aware of my cash flow trends and patterns.				

**Total Score  
For Income & Cash Flow  
Management**

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# Financial Wellness Self-Assessment

Budgeting & Spending Habits	Always 4	Often 3	Sometimes 2	Never 1
1. I have a written budget that I follow.				
2. I review and adjust my budget regularly.				
3. I know where my money goes each month.				
4. I make conscious spending choices based on my values.				
5. I rarely make impulsive financial decisions.				
6. I have eliminated unnecessary expenses that do not serve me.				
7. I feel in control of my spending habits.				

**Total Score  
For Budgeting &  
Spending Habits**

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# Financial Wellness Self-Assessment

Savings & Emergency Preparedness	Always 4	Often 3	Sometimes 2	Never 1
1. I have at least 3-6 months of living expenses saved.				
2. I save a portion of my income consistently.				
3. I have a financial cushion for unexpected expenses.				
4. I feel secure knowing I have money set aside for emergencies.				
5. I do not have to rely on credit cards or loans for emergencies.				
6. I have financial goals and a savings plan to reach them.				
7. My savings habits align with my future financial vision.				

**Total Score for Savings & Emergency Preparedness** \_\_\_\_\_

# Financial Wellness Self-Assessment

Debt Management & Credit Health	Always 4	Often 3	Sometimes 2	Never 1
1. I know exactly how much debt I have.				
2. I am actively paying down or have eliminated my debt.				
3. I have a strategy for paying off debt efficiently.				
4. My credit score is in good standing (700+).				
5. I do not rely on debt to cover everyday expenses.				
6. I use credit responsibly and pay bills on time.				
7. I do not feel overwhelmed or stressed by debt.				

**Total Score**  
**For Debt Management &**  
**Credit Health**

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# Financial Wellness Self-Assessment

Investing & Wealth Building	Always 4	Often 3	Sometimes 2	Never 1
1. I understand the basics of investing. (stocks, bonds, crypto, real estate, etc.)				
2. I have investments that are growing my wealth.				
3. I contribute regularly to retirement or long-term investment accounts.				
4. I have researched and chosen investments that align with my risk tolerance.				
5. I am aware of how compounding works and use it to my advantage.				
6. I am building generational wealth for my family/future.				
7. I feel confident and knowledgeable about growing my wealth.				

**Total Score**

**For Investing & Wealth Building**

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# Financial Wellness Self-Assessment

Financial Protection & Long-Term Security	Always 4	Often 3	Sometimes 2	Never 1
1. I have health insurance, life insurance, and/or other necessary protections.				
2. I have a will, trust, or estate plan in place.				
3. I have clear financial goals for the next 5-10 years.				
4. I know how to protect my assets from risk.				
5. I have an emergency financial plan for my family.				
6. I feel prepared for unexpected life changes. (job loss, health issues, etc.)				
7. My financial plan includes wealth preservation and legacy building.				

**Total Score  
For Financial  
Protection & Long-  
Term Security**

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# Financial Wellness Self-Assessment

Financial Education & Continuous Growth	Always 4	Often 3	Sometimes 2	Never 1
1. I regularly seek financial education and self-improvement.				
2. I read books, take courses, or listen to financial podcasts.				
3. I am aware of new financial trends and opportunities.				
4. I seek guidance from financial mentors or professionals.				
5. I actively work on increasing my financial literacy.				
6. I am comfortable having conversations about money.				
7. I set financial goals and track my progress consistently.				

**Total Score  
For Financial Education  
& Continuous Growth**

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# Self-Assessment Results

**80-100** - Financially Thriving  
Strong Foundation and growth  
mindset

**60-79** - Financially Stable  
Doing Well but some areas need  
strengthening

**40-59** - Financially Growing  
On the way but needs intentional  
improvements

**Below 40** - Financial Reset Needed  
Immediately  
Focus on the basics, set clear  
goals, and implement changes.

To Cultivate Greater Financial Wellness with a Community,  
Join the Wealth in Wellness Community.  
For One-on-One Cultivation Contact Cultivator Gold