

FINANCIAL HEALTH ASSESSMENT

		Yes	No
1	I have enough money every month to pay my bills.		
2	I have money set aside for an emergency.		
3	I have money set aside to cover 1-3 months of living expenses if I lose my job or become disabled.		
4	Part of my income automatically goes to savings.		
5	I contribute to a retirement account.		
6	I pay off my credit cards in full each month.		
7	I know how much debt I have.		
8	I understand how to diversify my investments.		
9	I have health insurance, as well as insurance if I become disabled and can't work.		
10	I have an up-to-date will.		

CALCULATE YOUR NET WORTH

Assets

- Debts

Net Worth

CALCULATE YOUR DEBT-TO- INCOME RATIO

Monthly Debt Payments

÷ Gross Monthly Income

Debt-to-Income Ratio

SET YOUR FINANCIAL GOALS

1

2

3

FOR MORE HELP

Call the Shepherd Financial team at 844.975.4015

