

Financial Wellness & Credit Checkup

A practical snapshot of where you are - and where to focus next.

Name (optional): _____ Date: _____

For each statement, check the response that best reflects your life today.
Be honest - this is a tool for awareness, not judgment.

MY FINANCIAL WELLNESS SNAPSHOT	YES	WORKING ON IT	NOT YET
Faith & Stewardship: My financial goals reflect my values, priorities, and responsibility as a steward.	☐	☐	☐
Financial Organization: I keep track of bills, due dates, accounts, and important financial documents.	☐	☐	☐
Budget & Cash Flow: I use a written spending plan and know where my money goes each month.	☐	☐	☐
Savings Habits: I save consistently, even if the amount is small, and I have a clear savings goal.	☐	☐	☐
Emergency Cushion: I have money set aside - or a plan in progress - for unexpected expenses.	☐	☐	☐
Credit Knowledge: I review my credit reports and understand the factors that affect my credit scores.	☐	☐	☐
Credit Recovery: I have a step-by-step plan to correct errors and improve weak or damaged credit.	☐	☐	☐
Debt Management: I know what I owe and have a realistic plan to reduce or eliminate debt.	☐	☐	☐
Homeownership Readiness: I understand the credit, savings, budgeting, and preparation steps for buying a home.	☐	☐	☐

Your checkup results Count your YES answers: _____

7-9 YES
STRONG FOUNDATION

Keep building and choose your next growth area.

4-6 YES
BUILDING MOMENTUM

Choose one area and take your next clear step.

0-3 YES
READY FOR A RESET

Start small, get support, and build consistently.

My next financial step

The area I will strengthen first: _____

One action I will take within 7 days: _____

