FREE 5-MINUTE CHECK

FIRE Readiness Scorecard

For Australian professionals and small-business owners who want a clearer, more resilient path to financial independence.

How to use it

Choose the answer that best reflects your current system - not the answer you think you should have. Add the ten scores, then use the result band as a prompt for your next conversation or review.

1	Answer all ten questions
2	Add your selected points for a total out of 20
3	Turn the weakest area into one small, repeatable action

Educational reflection only

This worksheet does not assess whether a strategy, product or investment is suitable for you. It is not financial, tax or legal advice and does not predict financial independence or retirement outcomes.

Part 1 - Foundations

Mark one choice for each question, then write the selected score in the margin if useful.

1. Cash-flow clarity

How clearly can you explain where last month's income went?

[ ] 0 I do not track it consistently

[ ] 1 I review it occasionally

[ ] 2 I use a simple monthly system

2. Emergency buffer

How prepared are you for a sudden income interruption or major bill?

[ ] 0 Little or no dedicated buffer

[ ] 1 Some buffer, but it is still building

[ ] 2 A defined buffer matched to my risks

3. High-interest debt

Do expensive debts compete with your long-term plan?

[ ] 0 Yes, and I do not have a clear payoff plan

[ ] 1 Yes, but I am following a payoff plan

[ ] 2 No high-interest debt is holding back the plan

4. Investing rhythm

How consistently do you direct money toward long-term investments?

[ ] 0 Rarely or only when money is left over

[ ] 1 Most months, but manually

[ ] 2 Automatically on a defined schedule

5. Investment policy

Do you have written rules for what you invest in and why?

[ ] 0 No; decisions are mostly reactive

[ ] 1 I have an approach, but it is not documented

[ ] 2 I follow a simple written policy

Part 2 - Resilience and life design

The aim is not a perfect score. The aim is to reveal which part of the system deserves attention next.

6. Super visibility

How well is super integrated into your financial-independence plan?

[ ] 0 I rarely review it

[ ] 1 I track it separately

[ ] 2 I understand its role in the full timeline

7. Pre-access bridge

If you stopped full-time work early, have you considered the years before super is accessible?

[ ] 0 Not yet

[ ] 1 I understand the gap but have not modelled it

[ ] 2 The gap is included in my plan

8. Risk protection

Have you reviewed the risks that could derail income, health, family or business plans?

[ ] 0 No structured review

[ ] 1 Some protection is in place

[ ] 2 I review protection and contingencies regularly

Part 2 - Continued

Finish the final two questions, then note the areas you most want to strengthen.

9. Income resilience

How well can your household handle uneven or business-dependent income?

[ ] 0 One weak month creates immediate pressure

[ ] 1 We have partial buffers or backup options

[ ] 2 We use deliberate buffers and fallback plans

10. Life design

Is your FIRE target connected to how you actually want to use your time?

[ ] 0 The target is mainly a number

[ ] 1 I have a broad picture of the life I want

[ ] 2 My time, work and lifestyle priorities are written down

Areas I want to strengthen

1	
2	
3	

Your result

TOTAL SCORE	/ 20

0-7 LOW	**Start with visibility** Make cash flow, buffers and priorities easier to see. Choose one weak area and build a repeatable monthly habit before adding complexity.
8-14 BUILDING	**Strengthen the system** Connect useful pieces into one written timeline. Reduce reliance on memory, motivation or perfectly stable income.
15-20 STRONG	**Test for resilience** Stress-test the plan for income changes, large costs, market falls and shifts in the life you want.

My next 30-day action

Area I will improve	
One action I can repeat	
When I will review it	

Continue at firemovement.com.au

Use the calculator, 90-day roadmap and future practical guides to keep the system simple and visible.

Important: This scorecard provides general educational information only. It does not take account of your objectives, financial situation or needs. Consider seeking appropriately licensed professional advice before making financial decisions.