

# scrappy **girl** project

## Financial Health Assessment Chart

Category	Question	A	B	C	D
Income and Expenses	1. What is your total monthly income (after taxes)?	More than \$8,000	\$6,000 - \$8,000	\$4,000 - \$6,000	Less than \$4,000
	2. What is your total monthly expenditure?	Less than \$2,000	\$2,000 - \$4,000	\$4,000 - \$6,000	More than \$6,000
	3. How often do you track your expenses?	Daily	Weekly	Monthly	Never
Savings and Investments	4. Do you have an emergency fund with at least 3-6 months of expenses saved?	More than 6 months	3-6 months	Less than 3 months	No emergency fund
	5. Are you actively contributing to a retirement account?	Maximize contributions	Regularly	Occasionally	No
	6. Do you have investments (stocks, bonds, real estate)?	Significant investments	Moderate investments	Minimal investments	None

Category	Question	A	B	C	D
Debt Management	7. What percentage of your income goes towards debt repayment?	Less than 10%	10-30%	30-50%	More than 50%
	8. What types of debt do you currently have?	No debt	Mortgage only	Mortgage + student loans	Credit card, student loans, auto loans, mortgage
	9. Do you have a strategy for repaying your debt?	Debt-free	Actively following a plan	Have a plan but not actively following it	No strategy
Financial Goals and Planning	10. Do you have clear, written financial goals?	Specific and written goals	Written goals but not specific	Some goals but not written	No goals
	11. Do you have a comprehensive financial plan?	Detailed and regularly updated plan	Detailed plan but not regularly updated	Basic plan	No plan
Insurance and Protection	12. Do you have adequate insurance coverage?	Comprehensive coverage	Adequate coverage	Some coverage but gaps present	No coverage
	13. Do you have an estate plan in place?	Comprehensive estate plan	Will and power of attorney	Will only	No estate plan

### Scoring Guide

- **Mostly A:** You are in a strong financial position with excellent financial management.
- **Mostly B:** You have a good handle on your finances but could improve in specific areas.
- **Mostly C:** You may need to address several areas to improve financial stability.
- **Mostly D:** You may be facing significant financial challenges and should seek professional advice.