

Note from the author on how to use this check-list.

“Many women who filled in this check-list expected an assessment tool of their financial health: “good”, “bad”, “ok”. This is not how I designed this document.

This check-list is only meant to help you **identify the areas of financial management which may require your attention today**.

The list is pretty much everything “finance-related”.

You are likely to say “No” to many questions, but it does not necessarily mean that your financial health is in bad state.

Each line is a simple opportunity for you to reflect if that area is something you want to do.

Every situation is different and many areas may not be your priority right now. It is up to you to decide what you chose to focus on and make notes.

At the end of the document, I am offering a few ideas on the actions you may take in the coming weeks or months and leave plenty of space for you to make your own notes.

I hope you find it useful. Feel free to write me with your impressions, comments and ideas to lena@womeninvestorsclub.com.

You also may want to join our community on Facebook or Linked-In, attend my courses on investing or events I organize to help women work on their finances. All events are live and offer you an opportunity to ask your questions and clear your doubts on the spot.

Warm regards,

Lena Perepelova

Founder “Women Investors Club”

My financial health check-up

Date:

1.	WILL & INHERITANCE	YES	NO	NOTES
1.1	Do I have a will?			
1.2	Do I need to update your current will?			
1.3	Do I know if your parents have a will?			
1.4	Do I know enough about inheritance tax and potential consequences for you and your children?			
2	DEBTS	YES	NO	NOTES
2.1	Do I have a mortgage?			
2.2	Am I dependent on my partner to cover my monthly mortgage payments?			
2.3	Do I have credit card debt?			
2.4	Do I have a clear plan to pay off my credit card debt?			
2.5	Do I have any other debt?			

3	INSURANCE	YES	NO	NOTES
3.1	Do I have life insurance?			
3.2	Does my partner have life insurance?			
3.3	Can I pay my mortgage monthly payments in case of loss of income?			
4	PENSION PLAN(S)	YES	NO	NOTES
4.1	Am I clear on how I see my life upon retirement?			
4.2	Do I know at which age I would like to retire?			
4.3	Am I satisfied with my current pension provisions?			
4.4	Do I know which pension plans I have, where and how much pension I accumulated so far?			
4.5	Do I know how much money I expect in my current pension plan(s)?			
5	SAVINGS & BUDGETING	YES	NO	NOTES
5.1	Do I know how much savings I have?			
5.2	Am I satisfied with the size of my savings?			
5.3	Do I have clear saving goals?			

5.4	Do I have an emergency fund?			
5.5	Do I receive income from my savings?			
5.6	Do I have a monthly budget for spending (or saving)?			
5.7	Is my budget a useful tool which maximizes my savings?			
5.8	Do I manage to stay within my budget?			
5.9	Do I revisit my expenses regularly?			
7	TAX	YES	NO	NOTES
7.1	Do I understand the local tax system?			
7.2	Do I know how much tax I am currently paying?			
7.3	Am I sure I am not paying too much tax?			
8	BANKING	YES	NO	NOTES
	Am I satisfied with my current banking arrangements			

9	INVESTING	YES	NO	NOTES
9.1	Do I have clear investing goals?			
9.2	Am I satisfied with my current return on investment?			

MY TODO LIST:

1. Reassess the bills that I currently pay to see that I have the best deals, for example: contracts for utilities, bank charges, credit card charges.	
2. Eliminate unnecessary subscriptions	
3. Check my current pension provisions	
4. Research on the pensions plans I have with my previous employers	
5. Ask my parents about their will	
6. Work on my budget	
7. Set-up an automatic saving system	
8. Calculate my investing goals	
9. Learn about investing	