**My Financial Health Date:**

| **1.** | **WILL & INHERITANCE** | **YES** | **NO** | **PRIORITY** | **ACTION** |
| --- | --- | --- | --- | --- | --- |
| 1.1 | Do I have a will? |  |  |  |  |
| 1.2 | Do I need to update my current will? |  |  |  |  |
| 1.3 | Do I know if my parents have a will? |  |  |  |  |
| 1.4 | Do I know enough about inheritance tax and potential consequences for myself and my children? |  |  |  |  |
| **2** | **DEBTS** | **YES** | **NO** | **PRIORITY** | **ACTION** |
| 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** | **PRIORITY** | **ACTION** |
| 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** | **PRIORITY** | **ACTION** |
| 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** | **PRIORITY** | **ACTION** |
| 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** | **PRIORITY** | **ACTION** |
| 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** | **PRIORITY** | **ACTION** |
|  | Am I satisfied with my current banking arrangements |  |  |  |  |

| **9** | **INVESTING** | **YES** | **NO** | **PRIORITY** | **ACTION** |
| --- | --- | --- | --- | --- | --- |
| 9.1 | Do I have clear investing goals? |  |  |  |  |
| 9.2 | Am I satisfied with my current return on investment? |  |  |  |  |

| **MY HIGHEST PRIORITY ACTIONS :** | |
| --- | --- |
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| **MY NEW FINANCIAL HABITS** | |
| --- | --- |
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