

THE 60-SECOND FINANCIAL SCORECARD

Five honest questions. One clear picture. Zero math required.

“A budget is telling your money where to go instead of wondering where it went.” — Dave Ramsey

Rate yourself honestly on each question. Check the box that best matches where you are right now. **No wrong answers — only honest ones.**

#	Question	1	2	3	4	5
1 PLAN	Do you have a written budget you actually follow?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
	1 = No plan at all. 3 = Written but rarely followed. 5 = Written, followed, reviewed monthly.		Check the box that matches you.			
2 VALUES	Does your spending reflect what you say matters most?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
	1 = My bank statement would surprise me. 3 = Some alignment, not consistent. 5 = Spending and priorities are aligned.		Check the box that matches you.			
3 ACCOUNTABILITY	Do you have someone in your corner financially — a spouse, partner, or accountability person you talk to regularly?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
	1 = Navigating this completely alone. 3 = Someone exists but we rarely talk. 5 = Regular conversations keeping me on track.		Check the box that matches you.			
4 DIRECTION	Do you have a written financial goal for the next 12 months — with a specific number and a deadline?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
	1 = No goal, no timeline. 3 = A general sense but nothing written. 5 = Written goal, specific number, clear deadline.		Check the box that matches you.			
5 PEACE	How does money make you feel on a typical Tuesday morning?	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
	1 = Dread and avoidance. 3 = Somewhere between anxious and okay. 5 = Calm and in control.		Check the box that matches you.			
TOTAL SCORE:		_____ / 25				

What Your Score Means

20 – 25	Building well.	You're moving in the right direction. Stay the course and watch what consistency does over time.
13 – 19	Some disconnection.	Something's off. Find your lowest score — that's your starting point, not your failure.
5 – 12	Significant disconnection.	This is exactly where we begin. Not with shame — with a plan.

Your lowest score isn't your failure. It's your next step.

Score a 12 or below? Let's talk. A single conversation can change the trajectory.

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