



LAST REVIEW'S NET WORTH (A):

## Liabilities

LIABILITY DESCRIPTION	BALANCE
TOTAL LIABILITIES	

<i>Last Review vs. This Review</i>	
CHANGE IN AMOUNT	$B - A = C$
CHANGE IN PERCENTAGE (%)	$C \div A,$ MOVE DECIMAL OVER TWO PLACES

# Financial Reflection

Understand yourself better and encourage active engagement in your financial process.

1. When was the last time you felt guilty about a purchase? Why do you think you felt guilty? \_\_\_\_\_

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2. Name the top five things you care about the most. These can be people, experiences, etc. What do you currently do to express how much you care about these things? Does your reaction to caring about these things involve money? \_\_\_\_\_

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3. Have you ever experienced a moment where you felt powerless about your spending? Why did you feel that way? Was there something specific that was driving that spending? \_\_\_\_\_

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4. What are five ways that you have tried to control your spending? Did those efforts work or not? If they didn't work, can you remember the exact moment you realized that controlling your spending in that way was a losing battle? \_\_\_\_\_

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5. Can you name all of the individuals and organizations you owe money to, and how much do you owe? What about the interest rate? Which one is dragging you down the most? Why does it drag you down? \_\_\_\_\_

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6. Where do you want to be in one year? To answer this question, I want you to describe your life in as much detail as possible. What five actions you can you take over the next 12 months that will lead you to the future you envision? \_\_\_\_\_

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7. What are your thoughts on retirement? Name a specific age you would like to retire by. What do you want your life to look like at your retirement age? \_\_\_\_\_

8. How much do you currently earn? Use your net income amount. For this answer, include any income you make outside of your normal employment as well. Does this amount make you happy? If not, what number would make you feel happy with your level of income? \_\_\_\_\_

9. What is your current net worth? To find your net worth, take the value of your assets (the things you own) and subtract your liabilities (what you owe). This is all about starting a foundation where you can compare yourself to yourself. Your net worth is a snapshot of your financial health at a specific moment in time. It's also okay if you have a negative net worth. Remember, this is writing down where you stand today. \_\_\_\_\_

10. How much do you currently have saved? How do you feel about this amount? Does it give you a feeling of financial security, or does it leave you feeling uneasy? If your savings amount makes you feel anxious, list the amount you would need to save for you to feel financially secure. \_\_\_\_\_

