

Exercise 1.2 - Identifying Your Habits

Your Name

Date

_____ I routinely carry a balance on my credit cards that I'm unable to pay in full each month

_____ At least one of my credit cards is currently maxed out

_____ I've had to borrow money from my family or friends to pay my bills within the last year

_____ I do not have money saved for emergencies

_____ I don't bother balancing my checkbook or reconciling my bank statements at the end of each month

_____ I'm not sure whether my employer offers a retirement plan or a company match

_____ I'm not sure how much I'm saving towards retirement

_____ I have not reviewed my investments within the past year

_____ I don't have a will, living will, financial power of attorney or healthcare power of attorney

_____ I have not given serious thought to when to retire or how much I plan to spend during retirement

_____ I'm not sure what would happen if I became disabled and couldn't pay my bills

_____ I'm not sure if my family would be financially stable if I were to die

Signature