

Financial Report Card



	Points	Score
Savings Rate (Annual Savings / Annual Income)		
Ideal rate: 20% or greater	10	
Your rate: <input type="text"/>		
Liquidity Ratio (Cash Reserves / 3 Months Expenses)		
Ideal ratio: 3 Mon	10	
Your ratio: <input type="text"/>		
Debt Ratio (Total Liabilities / Total Assets)		
Ideal ratio: 10% or lower	10	
Your ratio: <input type="text"/>		
Balance Sheet - Financial position		
Know your Net Worth: <input type="checkbox"/> Check Box	10	
Risk Management: Life Ins (5 x Salary)		
Your coverage: \$0 <input type="checkbox"/> Check Box	10	
Cash flow management statement	10	
You have an active cash flow statement <input type="checkbox"/> Check Box		
Investment planning: diversification		
Diversified Investments <input type="checkbox"/> Check Box	10	
Retirement Savings Goal (How well have you saved?)		
Total goal: <input type="text"/>	10	
Retirement: Set Specific Goals for retirement	10	
You HAVE set specific goals <input type="checkbox"/> Check Box		
Estate Planning	10	
You DO have a current will or trust <input type="checkbox"/> Check Box		
Total	100	0

Scoring Key: 0% Trouble, 30% Help, 50% Fair, 75% Good, 90% Excel