Financial Reality Check

Financial peace is closer than you think! But before we get started, let's put a stake in the ground where your current finances stand. This is information you're going to look back on five years from now, and you'll be amazed at how far you've come! Answer the questions below, and be honest!

What's your total non-mortgage debt?

This includes any money you owe on anything, including student loans, credit cards, car loans, second mortgages, home equity loans, etc. This is the total of everything except a first mortgage.

How much "liquid" cash do you have available?

This is the cash you could get your hands on immediately, like savings, checking and money market accounts. This does not include home equity lines of credit, cash advances or retirement funds.

How many open credit card accounts do you have?

Remember, even if you pay off a card, the account is still open. To truly be rid of it forever, you must formally request that the credit company or bank officially close the account.

On a scale of 1-10, rate the following emotions in regard to your personal finances:

	1 Practically None	2	3	4	5	6	7	8	9	10 Extremely High
Fear	○	○	○	○	○	○	○	○	○	○
Anxiety	○	○	○	○	○	○	○	○	○	○
Confidence	○	○	○	○	○	○	○	○	○	○
Hope	○	○	○	○	○	○	○	○	○	○
Peace	○	○	○	○	○	○	○	○	○	○