

# My Financial Health Checklist

This checklist is designed to be a sort of mini-audit of your current financial situation. You will see some items talking about your income, budgeting, and the stock market, but you'll also see items that make you reflect on your goals, circumstances, and impact. The checklist is broken up into 6 sections, with 5 items each, to provide a good overview of your financial health. Let this checklist be a guide for you, not only now, but throughout your financial journey; regular audits keep our finances healthy.

## Vision

### Goals

Do I have these things?	Yes	In Progress	Will Work On	Not Interested
A vision for the life I want to live	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
S.M.A.R.T. goals to work towards for my desired life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Daily habits, routines, and systems to achieve my goals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People who check in on my progress	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A basic understanding of economics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Environment

### Circumstances

Do I have these things?	Yes	In Progress	Will Work On	Not Interested
An understanding of how my personal environment affects my money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Do I have these things?</b>	<b>Yes</b>	<b>In Progress</b>	<b>Will Work On</b>	<b>Not Interested</b>
An understanding of money as a tool	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Discipline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Physical, mental, and relational health	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Control over my financial decisions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Value Exchange

### Cashflow

<b>Do I have these things?</b>	<b>Yes</b>	<b>In Progress</b>	<b>Will Work On</b>	<b>Not Interested</b>
An understanding of exchanging value for money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stable income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Opportunities to increase income and/or number of income streams	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Skills I'm developing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A plan for my money (budget) that incorporates my vision	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
An understanding of taxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Ownership

### Investments

<b>Do I have these things?</b>	<b>Yes</b>	<b>In Progress</b>	<b>Will Work On</b>	<b>Not Interested</b>
Knowledge of ownership vehicles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Do I have these things?</b>	<b>Yes</b>	<b>In Progress</b>	<b>Will Work On</b>	<b>Not Interested</b>
(stock market, real estate, etc.)				
An understanding of risk and reward	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ownership of things that appreciate in value and/or produce income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A plan to increase my ownership	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
An understanding of borrowing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Risk Management

### Insurance

<b>Do I have these things?</b>	<b>Yes</b>	<b>In Progress</b>	<b>Will Work On</b>	<b>Not Interested</b>
An understanding of unexpected events that could affect my money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reserves in case of accidents or emergencies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Protection for my health and well-being	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A way to protect the valuable things I own	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A support system during challenging times	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Impact

### Giving

Do I have these things?	Yes	In Progress	Will Work On	No/Not Interested
A “me-focused” view of money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People that financially depend on me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
An appreciation of the people/spaces that sustain me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
An understanding of the impact I can have	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People/communities/organizations I regularly contribute finances to	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Follow Up

Now that you’ve completed the checklist, you should have a better understanding of the current state of your finances. You might be feeling encouraged and hopeful, or you may be feeling confused but enlightened. Either way, it is important to not stop at this checklist as the cure for your financial health. Some next steps are:

1. strengthen your **financial literacy**
2. get clear about your life **vision** and **financial goals**
3. create a **plan** to achieve your vision
4. **join a team** of people that are committed to helping you achieve your vision

[IZUCHI](#) can help you implement these steps quicker and easier than you could on your own. You’ll have access to financial professionals and be connected to a community of like-minded individuals. You can check out some of the packages we have at our website under the [Products + Services](#) page.