

YOUR FINANCIAL SCORECARD

See what's working, where you're exposed, and what deserves your attention next.

FIVE DIMENSIONS.

ONE CLEARER PICTURE OF YOUR FINANCIAL LIFE.

01 - THE IDEA

YOUR FINANCIAL LIFE ISN'T ONE NUMBER.

A physician can earn \$800,000 a year, have millions invested, and still have important gaps. High income and net worth do not automatically mean every part of your financial life is working together.

HOW TO USE THE SCORECARD

01**ANSWER**

Choose YES, NO, or NOT SURE for all four statements in each dimension.

02**COUNT**

Add the verified YES answers. NO and NOT SURE both count as zero.

03**CONVERT**

Turn your YES count into a 1-4 rating, then plot that rating on the chart.

ONLY MARK YES IF YOU CAN CONFIRM IT.

If you're not sure, choose NOT SURE. The goal is to find what needs attention - not get a perfect score.

CONVERT YOUR VERIFIED YES ANSWERS

0-1 YES

1 HAZARDOUS

2 YES

2 VULNERABLE

3 YES

3 SECURE

4 YES

4 EAGLE STRONG**DON'T FOCUS ON THE SCORE. LOOK AT THE SHAPE.**

EXAMPLE: 3 verified YES answers = rating 3 - SECURE.

These labels are a self-assessment, not a certification or guarantee. One serious gap can matter even when the other answers are strong.

02 - ASSESS

01 CLARITY

Can we clearly see and understand our financial life?

Only mark YES if you can confirm it. If you are not sure, choose NOT SURE.

01

THE BIG PICTURE

We have an up-to-date list of what we own, what we owe, where our accounts are, and our total net worth.

CHECK FOR: Bank accounts, investments, retirement accounts, real estate, loans, and other major assets or debts.

☐ YES

☐ NO

☐ NOT SURE

02

OUR CASH FLOW

We know our gross income, take-home pay, monthly spending, and how much money is left.

CHECK FOR: Taxes, benefits, retirement contributions, payroll deductions, bills, and free cash flow.

☐ YES

☐ NO

☐ NOT SURE

03

FINANCIAL ORGANIZATION

Our key accounts, policies, and documents are organized. Both spouses have secure access to what they may need.

CHECK FOR: Account lists, authorized or secure emergency access, insurance policies, estate documents, and professional contacts.

☐ YES

☐ NO

☐ NOT SURE

04

SHARED UNDERSTANDING

Both spouses can explain where we stand financially, including what we own, what we owe, and how much money we can spend.

☐ YES

☐ NO

☐ NOT SURE

YOUR DIMENSION RESULT

VERIFIED YES

/ 4

CONVERTED RATING

☐

1 HAZARDOUS

☐

2 VULNERABLE

☐

3 SECURE

☐

4 EAGLE STRONG

0-1 YES = 1 | 2 YES = 2 | 3 YES = 3 | 4 YES = 4

02 - ASSESS

02 DIRECTION

Do we know what we're building toward and why?

Only mark YES if you can confirm it. If you are not sure, choose NOT SURE.

01

OUR FAMILY VALUES

We've defined our family's core values and what a Life Well Lived means to us. We use those values to guide big financial decisions.

☐ YES ☐ NO ☐ NOT SURE

02

OUR TOP THREE GOALS

We've named our three most important financial goals, how much each may cost, and when we want to reach them.

☐ YES ☐ NO ☐ NOT SURE

03

CAREER FREEDOM

We know what financial freedom would allow us to change about our work.

CHECK FOR: Working less, changing jobs, retiring, or making work optional.

☐ YES ☐ NO ☐ NOT SURE

04

WE'RE ON THE SAME PAGE

Both spouses agree on our main financial priorities and understand the trade-offs we are willing to make.

☐ YES ☐ NO ☐ NOT SURE

YOUR DIMENSION RESULT

VERIFIED YES ☐ / 4

CONVERTED RATING

☐ 1 HAZARDOUS

☐ 2 VULNERABLE

☐ 3 SECURE

☐ 4 EAGLE STRONG

0-1 YES = 1 | 2 YES = 2 | 3 YES = 3 | 4 YES = 4

02 - ASSESS

03 FUNDING

Is our money helping us build the future we want?

Only mark YES if you can confirm it. If you are not sure, choose NOT SURE.

01

OUR SAVINGS PRESCRIPTION

We know how much we need to save and invest to reach our goals.

CHECK FOR: Monthly savings targets, goal timelines, assumed returns, and comfort with investment risk.

☐ YES☐ NO☐ NOT SURE

02

MONEY IS MOVING

We're consistently saving and investing the amount our goals require, rather than hoping there is money left over.

☐ YES☐ NO☐ NOT SURE

03

WE CAN ENJOY LIFE TODAY

We know how much we can spend on the life we want today while still saving for tomorrow.

☐ YES☐ NO☐ NOT SURE

04

WE'RE SAVING IN THE RIGHT PLACES

We've reviewed which accounts make sense for our savings, based on taxes, our goals, and when we will need the money.

CHECK FOR: Workplace retirement plans, IRAs, taxable accounts, and other available options as appropriate.

☐ YES☐ NO☐ NOT SURE

YOUR DIMENSION RESULT

VERIFIED YES

/ 4

CONVERTED RATING

☐

1 HAZARDOUS

☐

2 VULNERABLE

☐

3 SECURE

☐

4 EAGLE STRONG

0-1 YES = 1 | 2 YES = 2 | 3 YES = 3 | 4 YES = 4

02 - ASSESS

04 PROTECTION

Can our financial life handle something going wrong?

Only mark YES if you can confirm it. If you are not sure, choose NOT SURE.

01

LIFE INSURANCE

We've reviewed how much life insurance our family needs and understand the policies we own.

CHECK FOR: Why we own each policy, term versus permanent coverage, beneficiaries, costs, and how the insurance professional is paid.

☐ YES ☐ NO ☐ NOT SURE

02

DISABILITY INSURANCE

We've reviewed the actual contracts protecting our specialty and income.

CHECK FOR: Own-occupation language, partial or residual benefits, future increase options, benefit limits, and rules for earnings in another job. Features depend on the contract.

☐ YES ☐ NO ☐ NOT SURE

03

OUR ESTATE PLAN

We've completed the estate planning documents our family needs. Our beneficiaries and asset ownership match the plan.

CHECK FOR: Work with an attorney as appropriate. Review: will, trust, financial and healthcare powers of attorney, healthcare directive, beneficiaries, and recommended trust funding.

☐ YES ☐ NO ☐ NOT SURE

04

EMERGENCY READINESS

We have enough accessible cash for an emergency. Our spouse or trusted decision-maker knows where to find key information and whom to call.

CHECK FOR: A cash target based on our household, often around 6-12 months of essential spending where appropriate.

☐ YES ☐ NO ☐ NOT SURE

YOUR DIMENSION RESULT

VERIFIED YES

/ 4

CONVERTED RATING

☐

1 HAZARDOUS

☐

2 VULNERABLE

☐

3 SECURE

☐

4 EAGLE STRONG

0-1 YES = 1 | 2 YES = 2 | 3 YES = 3 | 4 YES = 4

02 - ASSESS

05 EXECUTION

Are the right financial decisions actually getting done?

Only mark YES if you can confirm it. If you are not sure, choose NOT SURE.

01

SOMEONE OWNS THE NEXT STEP

Every important unfinished financial task has someone responsible for it and a target date.

☐ YES ☐ NO ☐ NOT SURE

02

WE HAVE THE RIGHT TEAM

We have capable financial, tax, insurance, and legal professionals who understand our goals, work together when needed, and help us get things done.

☐ YES ☐ NO ☐ NOT SURE

03

WE REVIEW OUR PLAN

We have a regular process to review our finances and update our plan when life changes.

CHECK FOR: Changes in income, jobs, family, goals, markets, and relevant laws.

☐ YES ☐ NO ☐ NOT SURE

04

WE FOLLOW THROUGH

We can confirm that our major financial decisions have been put into action, not left as recommendations or unfinished tasks.

☐ YES ☐ NO ☐ NOT SURE

YOUR DIMENSION RESULT

VERIFIED YES ☐ / 4

CONVERTED RATING

☐
1 HAZARDOUS

☐
2 VULNERABLE

☐
3 SECURE

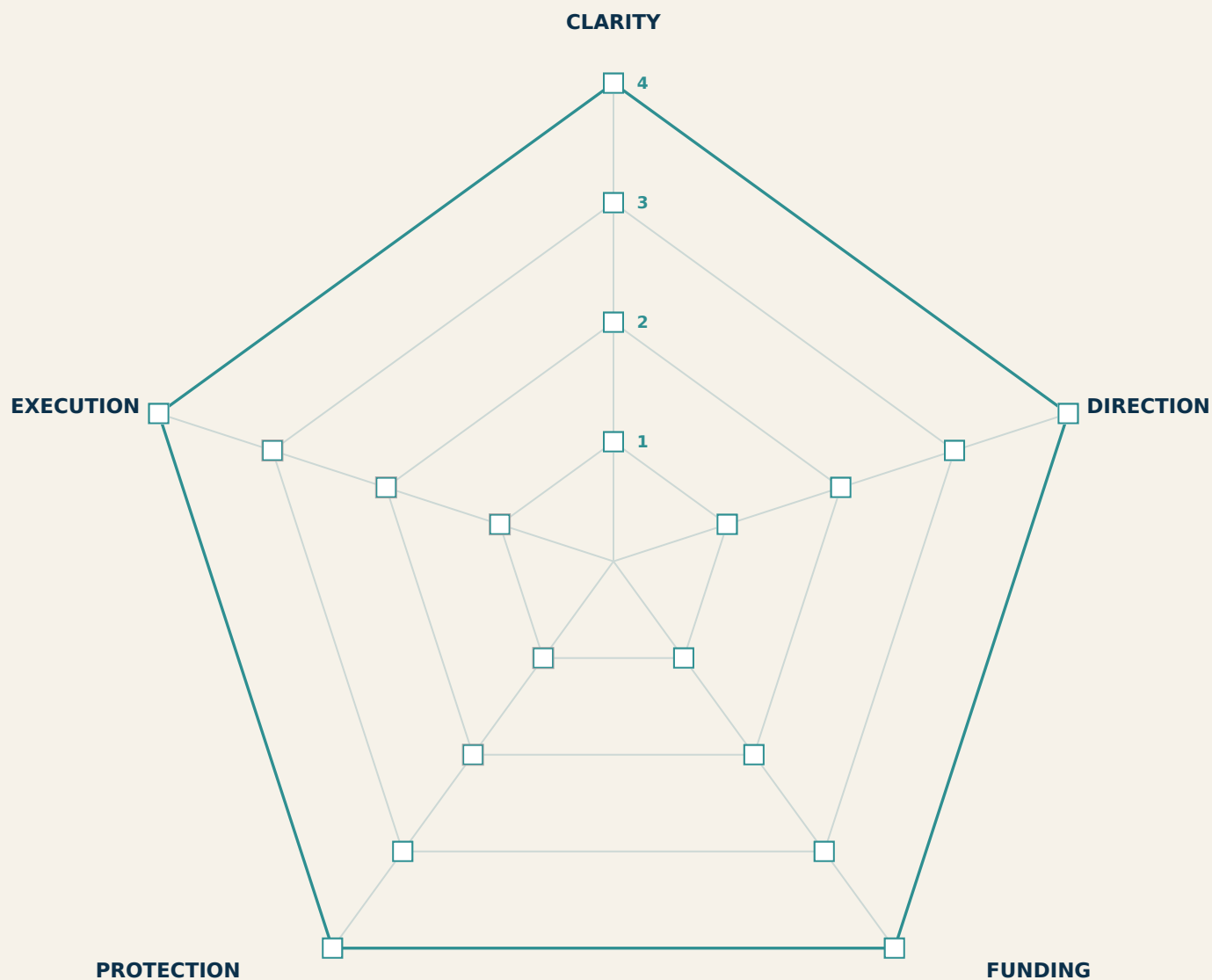
☐
4 EAGLE STRONG

0-1 YES = 1 | 2 YES = 2 | 3 YES = 3 | 4 YES = 4

03 - PLOT

THE SHAPE OF YOUR FINANCIAL LIFE.

Five dimensions. Four rating levels. One clearer picture.

**01**

Mark each rating on its spoke.

02

Connect the points by hand or with a PDF Draw tool.

03

Look at the shape.

DON'T FOCUS ON THE SCORE. LOOK AT THE SHAPE.

04 - INTERPRET

WHERE DOES YOUR SCORECARD COLLAPSE INWARD?

An inward dip may show an area that deserves attention. A strong score somewhere else does not cancel out a serious gap. Your lowest rating is a starting point - not automatically the most urgent issue.

WHERE ARE WE STRONGEST?

WHERE DO WE SEE THE MOST MEANINGFUL GAP?

WHAT DO WE WANT TO UNDERSTAND OR ADDRESS NEXT?

**A STRONG SCORE SOMEWHERE ELSE DOESN'T
CANCEL OUT A SERIOUS GAP.**

The next step is to decide which gaps matter most. That is where Triage and Treat begins.

YOU CAN FINALLY SEE THE WHOLE PICTURE.

You can see what's working.

You can see where you may be exposed.

You can begin sharing the mental load.

And you can make your next decision with a clearer picture.

But seeing a gap and closing it are two different things.

CLARITY IS NOT IMPLEMENTATION.

THE GOAL ISN'T A PERFECT SCORE.

**IT'S A FINANCIAL LIFE THAT SUPPORTS THE
LIFE YOU WANT TO LIVE.**

ASSESS

>

TRIAGE

>

TREAT

>

MONITOR + ADJUST

NEXT: EPISODE 12 - TRIAGE AND TREAT

Decide what deserves attention first, then turn clarity into action.