FINANCIAL HEALTH

Jackie Pina
FINANCIAL COACHING

1. Credit Score

- Why it matters: Your credit score affects your ability to borrow, the interest rates you pay, and even some job opportunities.
- How to find it: Check your score for free through your bank, credit card, or a site like Credit Karma.
- My Number: ___________________

2. Total Savings

- Why it matters: Savings provide security and peace of mind in case of emergencies or unexpected expenses.
- How to find it: Log into your bank accounts and add up all savings, checking, and money market balances.
- My Number: $___________________

3. Total Debt

- Why it matters: Knowing exactly how much you owe (credit cards, student loans, car loans, mortgage, etc.) is the first step to making a payoff plan.
- How to find it: List balances from each lender or your credit report.
- My Number: $___________________

4. Retirement Accounts

Why it matters: Retirement savings show how much you're preparing for your future freedom. Even small contributions now make a huge difference later.
How to find it: Check statements from your 401(k), IRA, or other retirement accounts.
My Number: $___________________

5. Assets

Why it matters: Assets (like a home, car, or investments) add to your overall financial picture.
How to find it: Estimate the current value of anything you own that could be sold for cash.
My Number: $___________________

6. Accounts to Track

Checking Accounts: ____
Savings Accounts: ____
Credit Cards: ____
Loans: ____
Investments: ____

✨ **Next Step:** Add up what you own (savings + assets + retirement) and compare it to what you owe (total debt). This is your snapshot – a starting point for progress.

💡 **Pro Tip:** If filling this out feels overwhelming or confusing, that's totally normal. Many people avoid looking at their numbers because they don't know what to do next. That's exactly where financial coaching helps – turning these numbers into a clear, personalized plan.