



FINANCIAL HEALTH REPORT CARD

Category	Item	Grade (0-4)	How to Raise your Grade
Estate	Wills and Living Trust		
	Titling of Assets		
	Irrevocable Trusts		
	Advance Directives		
	Gifts and Charitable Donations		
Investing	Asset Allocation		
	Diversification		
	Benefits		
	Tax Planning		
	Cost Minimization		

Category	Item	Grade (0-4)	How to Raise your Grade
Risk	Business and Umbrella Coverage		
	Life Insurance		
	Property and Liability		
	Health Insurance		
	Disability and Long Term Care Insurance		
Spending	Savings Target		
	Emergency Reserve		
	Budgeting		
	Liquidity		
	Debt Management		
Goals	Retirement		
	College		
	Home		
	Work		
	Enjoying Now		