



FINANCIAL FITNESS
ARE YOU PREPARED FOR THE TEST?



Take great care of your health including proper exercise, diet, limit stress, doctor care, etc.

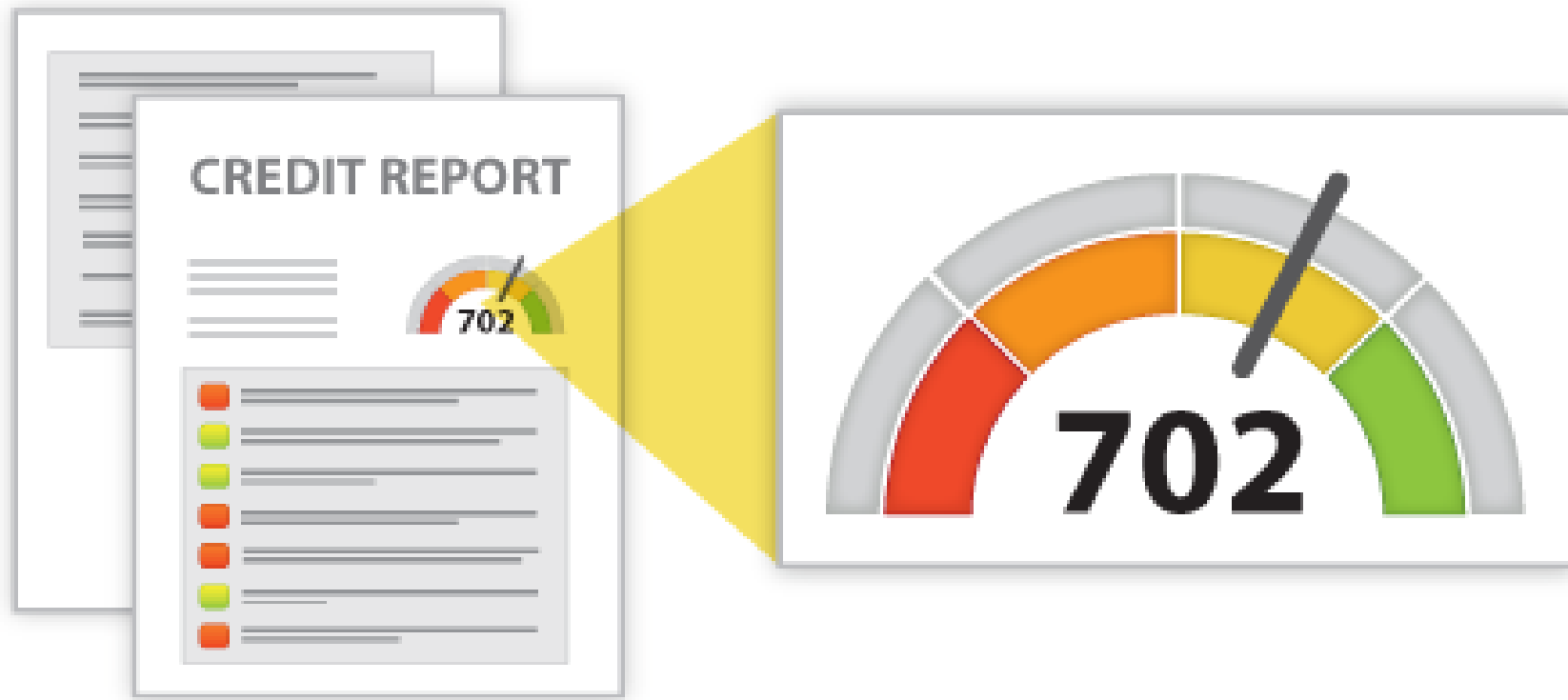


Save on expenses creatively through proven, cost-cutting techniques.

**PAID IN
FULL**



Limit the number of credit cards you use and pay the balance every month.

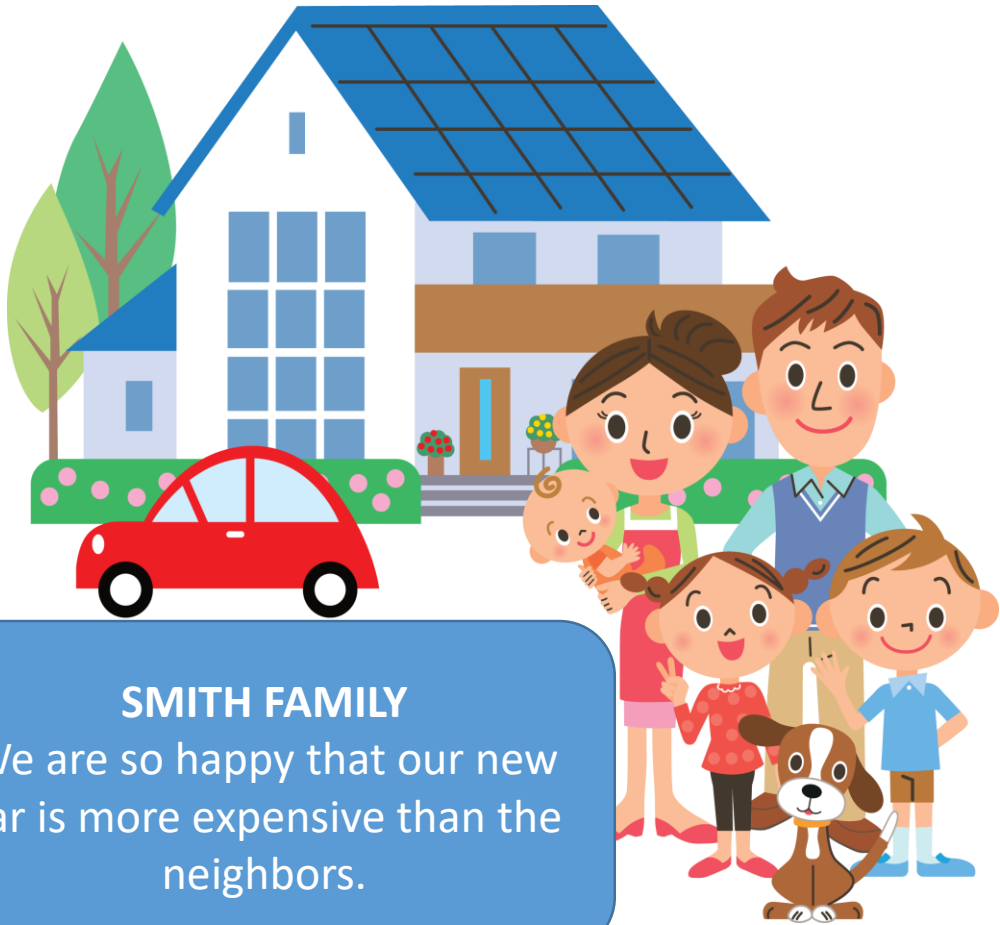


Check your credit report and score at least twice a year to protect against identity theft and mistakes.

Pay Yourself First



Use proven strategies such as “pay yourself first” and make sure you use your work benefits optimally.



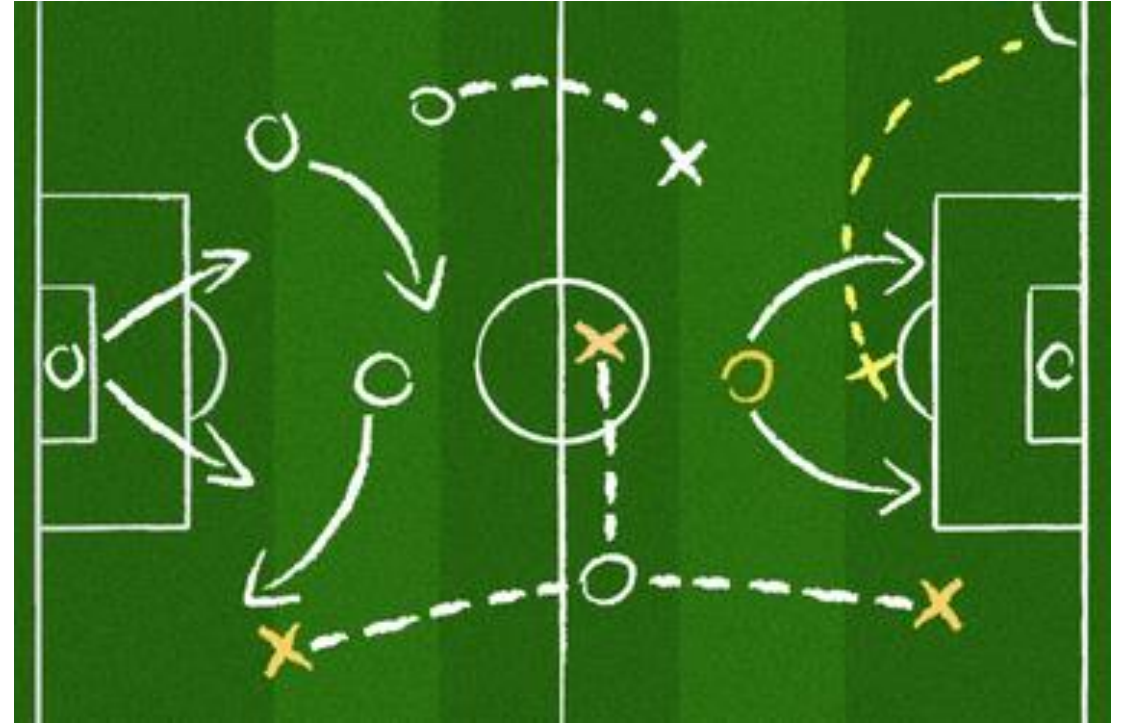
SMITH FAMILY
We are so happy that our new car is more expensive than the neighbors.

JONES FAMILY
If we cut back eating to just two meals a day, we can get a new car even more expensive than the Smiths' car!



Live below your means with a personal spending plan (budget) and good financial habits.

GAME PLAN



Review and adjust your plan as life events change your goals and objectives.



Eliminate credit card debt, car loans and mortgage as soon as possible and get the best interest rate you can.

ASSETS - LIABILITY



= NET WORTH

Know your net worth and how much you need to have saved by retirement (10-15%+ of income).



Determine your risk tolerance in regards to investments- conservative, moderate or aggressive.



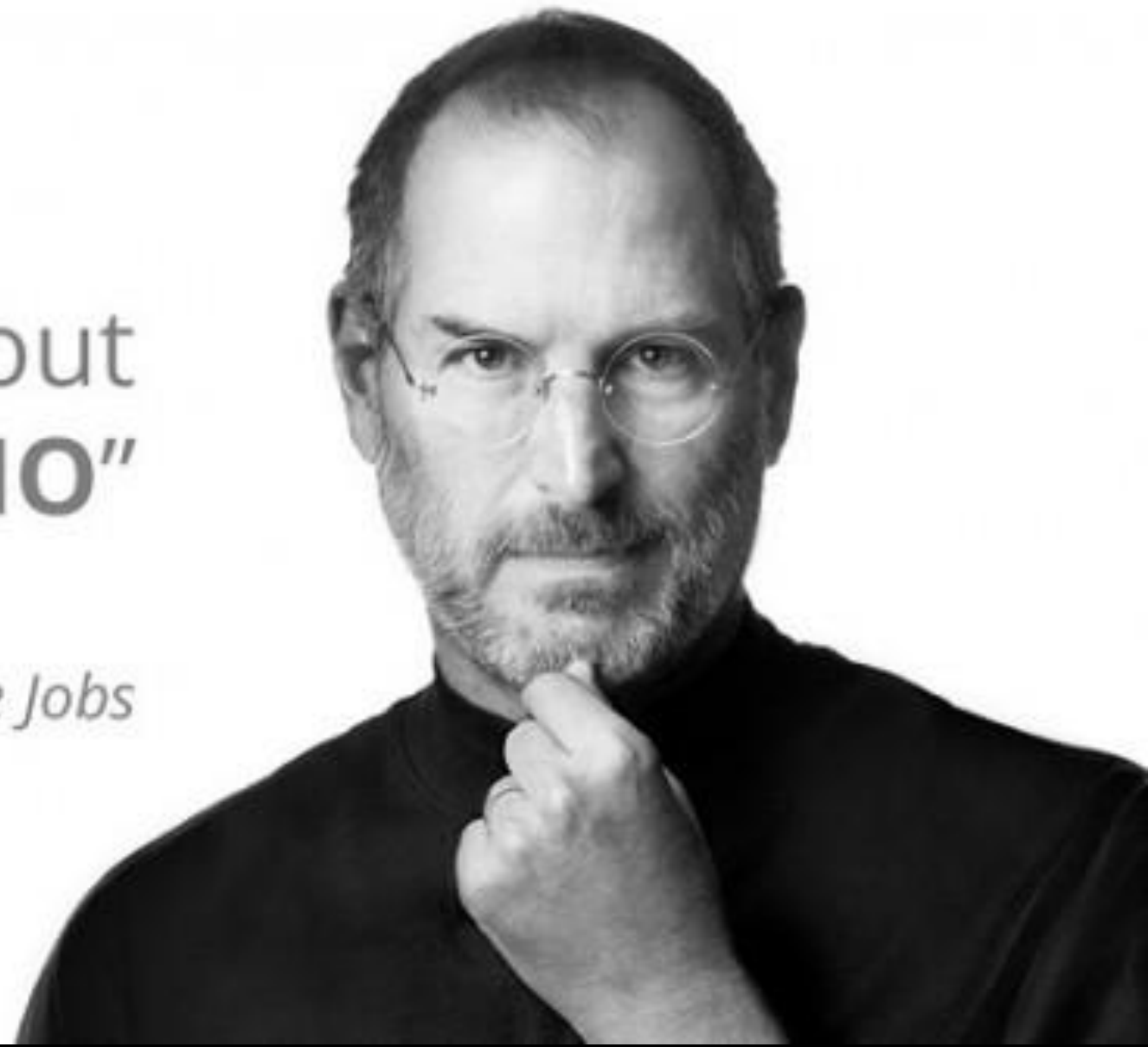
Know how your assets are allocated and diversified (domestic vs. international bonds and stock, equities, cash, etc.).



Assess your insurance coverages.

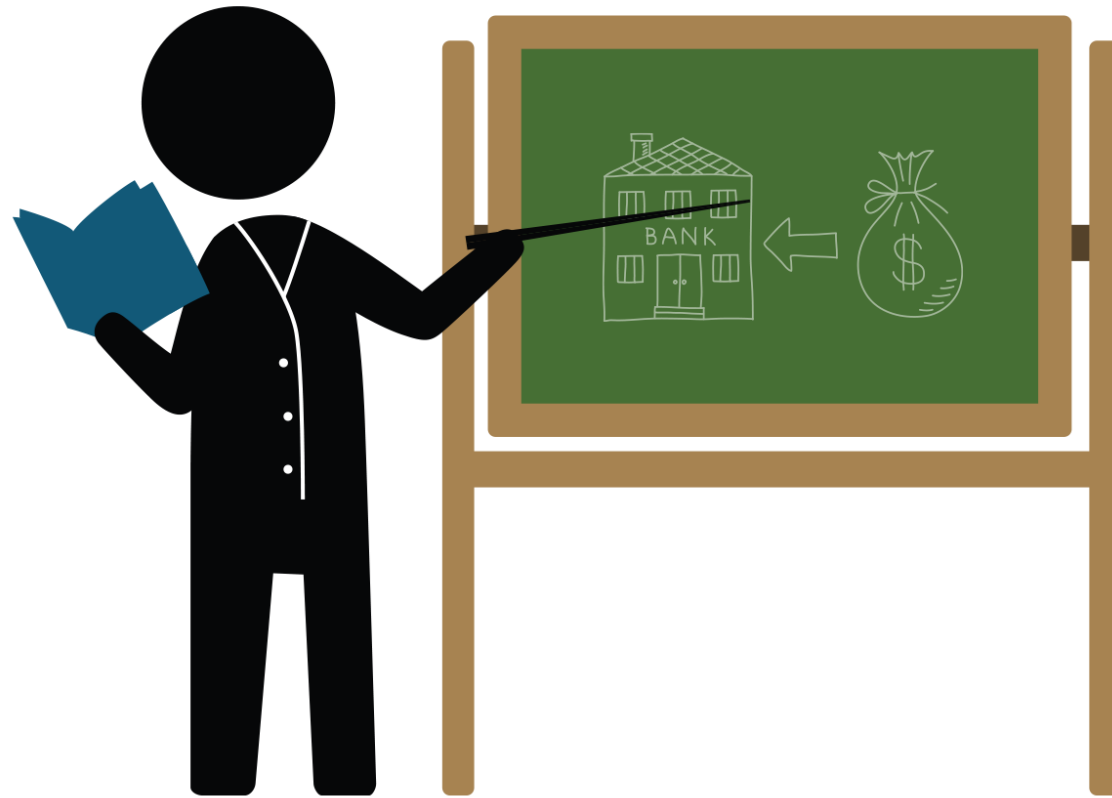
“Focusing is about
saying **NO**”

- *Steve Jobs*



Determine how and when to say “NO” to personal temptations or improper requests from others.

Spend 15 Minutes a Day on Financial Literacy Skills and Win Big!



Read and learn about money concepts.

PERSONAL INVENTORY

Living Room

Number of Items	Description	Cost to Replace	Serial Model No.
	Antenna or Dish		
	Blu-ray Player, DVD Player		
	Books		
	Bookshelves		
	Cabinets		
	Camcorder		
	Camera		
	CDs, MP3 Players, iPods, Etc.		
	DVDs, Blu-rays		
	Home Theatre System		
	Lamps		
	Mirrors		
	Musical Instruments		
	Paintings and Prints		
	Shelves		
	Sofas		
	Sound System		
	Tables		
	Telephone		

In case of death or destruction of property



Save six to twelve months of living expenses for your emergency fund.



UNEMPLOYMENT LINE STARTS HERE.
Please wait until you are called.



Developed a Plan "A", "B", and "C" if current job or business is eliminated.



Have a clear and dynamic vision for your financial future.



Have specific written priorities to make your vision become reality--and adjust as needed.



Outline a plan with actions needed, including developing your capacities to earn money.



Prepare a legacy plan for your heirs including estate documents such as a will, trusts, guardianship, Durable Power of Attorney, Healthcare Directives, and instructions for executor.



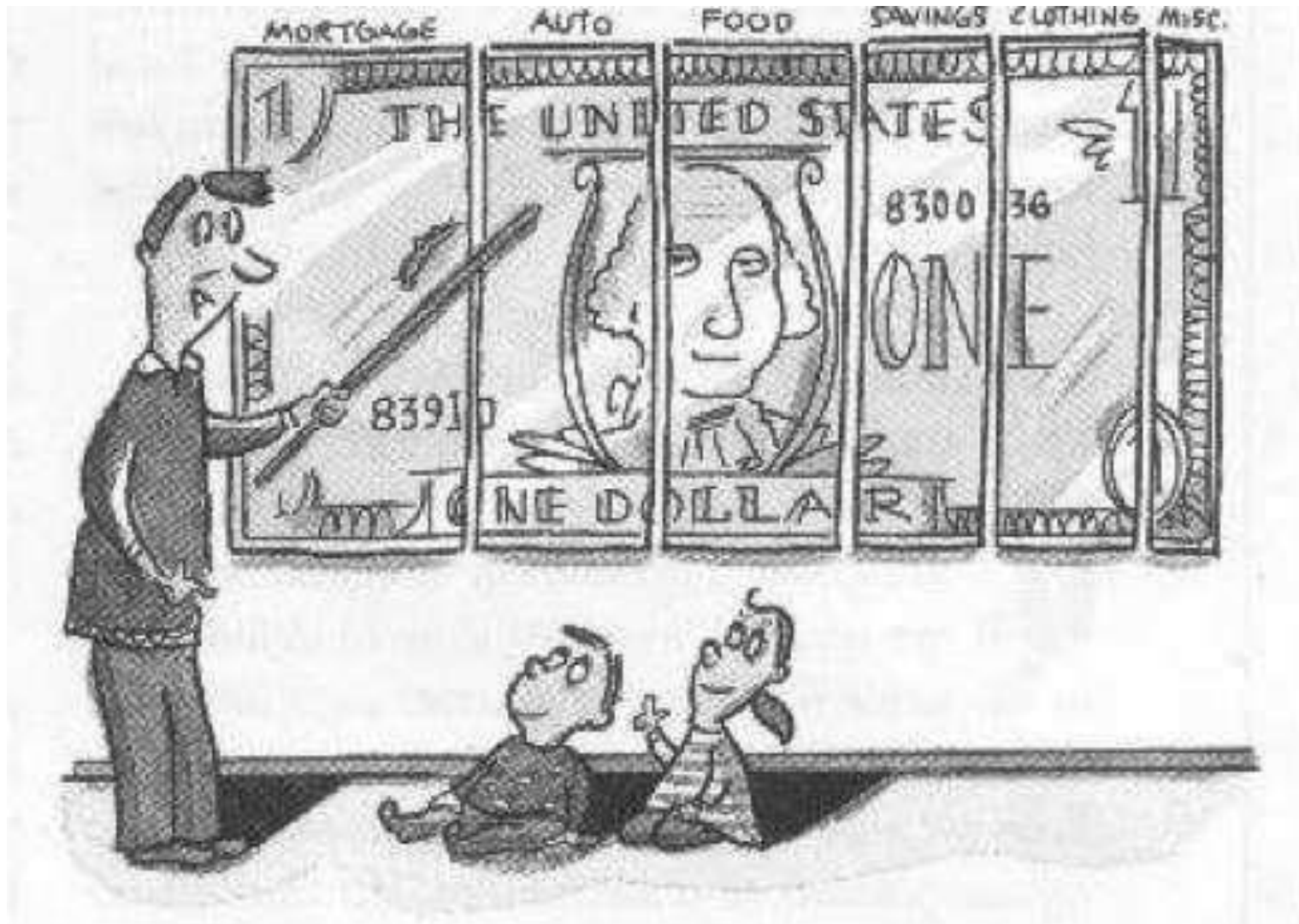
Save as much money as possible on your taxes with Roth IRA, 401K, SEP, and other retirement plans.



Give to others such as preparing for college funding for children and grandchildren.



Give to charities, churches, non-profit organizations, your callings, and others in need.



Teach children, grandchildren, and others about money as soon as they can understand.

Plan for your Action to Achieve Financial Fitness

Goals and Actions

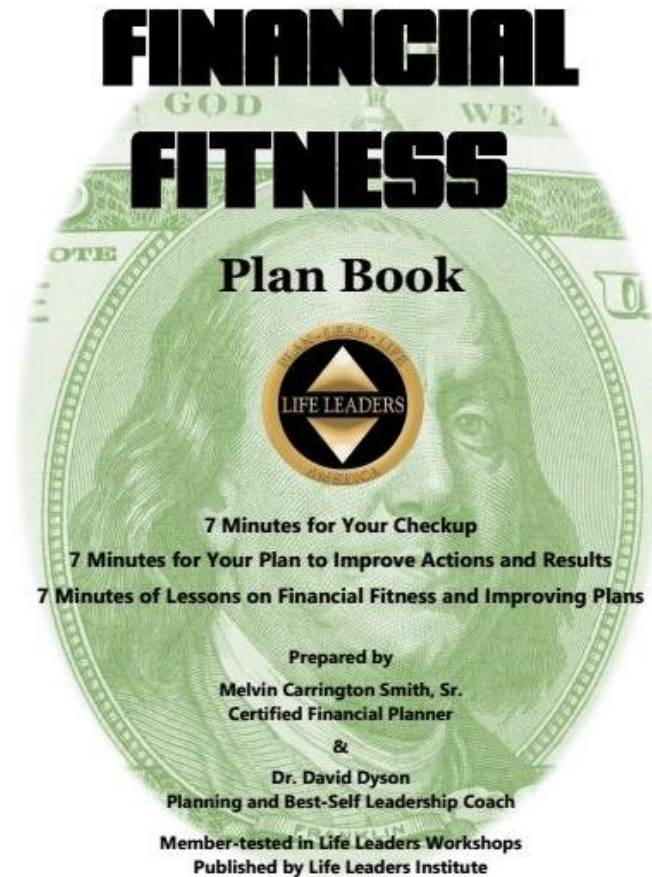
- Improve Plans & Actions needed for Results:
- Listen, Read, Learn to Know & Do:
- Save and Invest for Security:
- Save and Purchase for Self & Others:
- Save and Invest in Significance:
- Save and Donate to Callings and Causes:
- Stop/Adjust Habits Holding You Back:



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Plan for all 7 Areas of Life

FINANCIAL FITNESS PLANBOOK



About the Financial Fitness Planbook

In this brief and valuable planbook, you get two main tools you can use:

- 1) *Financial Fitness Checkup* to assess your progress and inspire action, plus
- 2) *Plan Page* to write goals and actions needed to advance your *plans, actions, and results.*

To support your thinking about *Financial Fitness* and using the tools, the authors provide a summary sheet of insight and instruction prior to the checkup and plan.

To take next steps, call us if you have questions.

To help others, you can share the link to the planbook below or easily find it at the web site of Life Leaders Institute.

You can get more complimentary copies of the Financial Fitness Plan Book
Life Leaders Institute web site (see Publications)

<http://lifeleadersinstitute.org/publications-and-presentations/financial-fitness-planbook>