

Your Financial Health Check Worksheet

Your answers to these questions will help you understand where you are now and where you want to be.

This is particularly important when it comes to considering your career and financial situation, because understanding your current position — and what you want to achieve for the future — is an essential foundation for setting goals and success in the year ahead.

How much have I made this year? Setting goals for the year ahead demands you know where you are right now.

What state are my savings in? If you do have savings, give them a financial health check to make sure they are working for you, earning interest or another form of return.

How much debt do I have? Whatever form of debt you have, it is important to understand how much debt you have, how much the repayments are, and when they are due, so that you can make sure you stay on top of your debt.

What is my credit score? Your credit score is important, it dictates whether or not you can get credit, and how much it will cost you.

Can I make my debt more affordable? If you know how much debt you have, what sort of debt it is, and your credit score, you'll be in a stronger position to make your debt more affordable.

What are my costly habits? All of us have bad habits, and sometimes it takes a bit of self-reflection to identify and face up to them. Look at yourself and your behaviour critically, or even ask a good friend.

Am I likely to have any large expenses next year?

Look ahead is a good financial plan. What is on the horizon? If you know that you've committed to a holiday in May for example; what is the estimated cost? Add this to your this to your spending plan.

Where do I want to be a year from now? It's easy to get caught up in daily life and not look up and forwards. Give yourself time now to think seriously about what you want to achieve, where you want to be a year from now.

What financial goals do I have for the year ahead? Even if you are happy in your job and with your salary, you can always improve your financial situation.

...And Finally

What three things will I do to be more financially savvy in 2017?

1. _____

2. _____

3. _____

Next Step

Stay Money-Savvy

The best way to take control of your financial future is to stay informed.

For more useful information, tips and guidance on how to manage your money effectively and increase your personal wealth, visit us at MoneyNuggets.co.uk. It's time to seize the reins and become a fierce financial expert, not a clueless spender!

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If you found even one tiny nugget in this article, do forward it to three of your friends. I am sure they will thank you for it.



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