

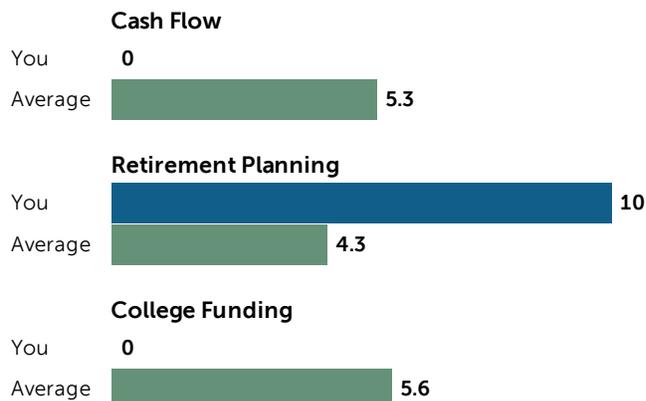


Your Financial Wellness Assessment

Your Score

5
out of 10

Priorities You Selected



Your Personal Action Plan

1. Improve Budgeting

Vulnerability: Living beyond your means

- ★ You seem to be spending more than you earn and could be putting your financial situation in jeopardy.

Next Steps:

1. **Track your spending to find ways to trim your expenses** [set reminder](#)

Take Action

- Expense Tracker
- Mint (<https://mint.com/>)

Learn More

- 42 Things You Can Do Right Away To Spend Less Money (<http://www.businessinsider.com/how-to-spend-less-money-2014-11>)

2. **Set up automatic transfers to an "untouchable" account** [set reminder](#)

Take Action

- Determine how much you can save each month
- Open an account you don't have easy access to, like a savings or money market account
- Schedule regular transfers from your paycheck or checking account

3. **Create a monthly spending plan and stick to it** [set reminder](#)

Take Action

-  Create Your Budget

2. Reduce Debt

Vulnerability: High level of debt

- ✦ Your debt may be reaching a level that requires immediate attention to avoid jeopardizing your ability to pay your bills.

Next Steps:

1. **Create a plan to pay down your debt** set reminder

Take Action

-  DebtBlaster Calculator - Make a list of all your credit cards and loans
- Try to pay more than the minimum owed on the highest interest debt until it is paid off and then put those payments toward the next highest
- Continue that process until everything is paid off

Learn More

-  How do I deal with my creditors?

2. **Try to negotiate new debt payment terms** set reminder

Take Action

- Contact your creditors to see if you can reduce your interest rates and payment amounts
-  Credit counseling (<https://www.nfcc.org/index.php>) - Speak to a credit counselor
-  Mortgage counseling agency (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>) - Get help from a mortgage counselor

Learn More

-  Am I a candidate for credit counseling?

3. Build Emergency Fund

Vulnerability: Lack of emergency savings

- ✦ You may not be ready if you lose your job or an emergency strikes.

Next Steps:

1. **Build an emergency fund that covers 3 to 6 months of expenses** set reminder

Take Action

-  Saving for Goals Calculator - use this calculator to figure out how much you need to save each month

- Find room in your monthly budget to set aside for emergency savings
- Set up automated deposits every month to a separate savings account

Learn More

- 📄 (Mostly) Painless Ways to Save Money
- 🔗 42 Things You Can Do Right Away To Spend Less Money (<http://www.businessinsider.com/how-to-spend-less-money-2014-11>)

Recommended Events

Sign up for webcasts/workshops designed to address your specific financial needs [set reminder](#)

Currently Available:

- 📅 12/10/2015 10:00 am Personal Financial Basics Live Workshop (<https://ffregister.com/ffinesse/e/13784/cce2a/>)
- 📅 12/15/2015 02:00 pm Take Control of Your Finances Online Webcast (<https://ffregister.com/ffinesse/e/12933/44e17/>)
- 📅 01/19/2016 08:00 am Preparing Your Family For Hospice Online Webcast (<https://ffregister.com/ffinesse/e/13819/fe01d/>)
- 📅 03/08/2016 08:00 am Preparing Your Family For Hospice Online Webcast (<https://ffregister.com/ffinesse/e/13820/7e1cd/>)
- 📅 03/22/2016 11:00 am Get Financially Fit Online Webcast (<https://ffregister.com/ffinesse/e/13831/3b4be/>)
- 📅 11/04/2016 08:00 am What To Do After Divorce-Singles Edition Online Webcast (<https://ffregister.com/ffinesse/e/13828/38d3d/>)
- 📅 12/07/2016 08:00 am Preparing Your Family For Hospice Online Webcast (<https://ffregister.com/ffinesse/e/13829/67bab/>)

Your last assessment date: 08/12/2015

*Note: we recommend re-running your assessment questionnaire at least once a quarter to keep your recommended education plan up to date...

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