



# Financial Peace Self-Assessment

Use the Peace Self-Assessment below to assess areas of your life that you are not consistently doing the behaviors that will bring you freedom. Ask yourself "Am I consistently doing this?" Answer either "yes" or "no". Be honest. This assessment is only for you and who you choose to share it with. If you answer "no", place a check by your next step.

1. Using a written balanced budget and consistently spending less than earning. 

Yes	No

If No, check your next steps:

- Join a Biblical Financial Study
- Track spending for 30-60 days
- Create an estimated budget ([planner.crown.org](http://planner.crown.org))
- Meet with a personal money coach to balance your budget

2. Know how much is earned, where money is spent, credit rating, and financial net worth. 

Yes	No

If No, check your next steps:

- Complete a financial statement of what you own and what you owe ([planner.crown.org](http://planner.crown.org))
- Request a free credit report ([Annualcreditreport.com](http://Annualcreditreport.com))

3. Maintaining 3 to 6 months of expenses in emergency savings. 

Yes	No

If No, check your next steps:

- Open an emergency savings account
- Adjust your budget for regular monthly savings
- Set up a regular automatic transfer to savings account

4. Have a plan and aggressively working toward becoming or remaining debt free. 

Yes	No

If No, check your next steps:

- Create a debt list in order from lowest to highest balance ([planner.crown.org](http://planner.crown.org))
- Meet with a money coach to develop a debt repayment plan

5. Earning and handling money with honesty and integrity. 

Yes	No



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6. Earning income doing what God gifted me to do and what I am passionate about.

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

If No, check your next steps:

- Complete Career Direct Assessment (Crown.org)
- Meet with a Career Direct Consultant

7. Have adequate insurance and estate plan is in order.

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

If No, check your next steps:

- Complete a Life Insurance Need assessment
- Meet with an insurance agent to add or reduce insurance coverage
- Meet with an estate attorney to complete a Will and Trust

8. Investing 10-15% of income for the future.

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

If No, check your next steps:

- Invest in 401k up to your company match
- Meet with a financial advisor to create an investment plan