Financial Wellness Checklist

A one-page self-assessment across knowledge, organization, credit, taxes, and savings. Mark each item honestly, then bring the gaps to your consultation.

Knowledge

- I can explain how my income is taxed.
- I know what my credit score measures.
- I understand the difference between good and bad debt.
- I know what I spend in a typical month.

Organization

- Bills and due dates are tracked in one place.
- Statements and tax documents are stored where I can find them.
- I review my accounts at least monthly.
- My beneficiaries and account access are current.

Credit

- I have pulled all three reports in the last 12 months.
- Utilization stays under 30 percent.
- No payment has been 30+ days late in the last year.
- I know every negative item on my reports and its age.

Taxes

- My withholding matches my actual situation.
- I keep documentation for deductions I claim.
- I know my filing status and why it applies.
- I plan for taxes before the year ends, not after.

Savings and Protection

- I have a starter emergency fund.
- I save automatically, not by leftovers.
- I have appropriate insurance coverage.
- I have a goal with a date attached to it.

Questions? Schedule a consultation at mwomackfinancial.com or call 1-844-693-7829.