

EXPENSES

Am I able to meet my basic needs (food, clothing, body care) without relying on credit?

When it comes to expendable income (entertainment, restaurants, technology, travel, leisure activities, home renovations etc.) what level of ease can I access these with?

HOUSING & TRANSPORTATION

What kind of living situation am I in? Do I live alone? Have roommates out of financial necessity? Do I own property?

What transportation options are available to me when moving around the city?

DEBT

Does the debt I carry cause me stress and anxiety? Does it limit my spending in other areas of my life?

Am I able to pay down my debt with ease and regularity?

SAVINGS & RETIREMENT

Am I able to set aside savings? Does setting aside savings impact me meeting my needs in day-to-day life?

Am I able to participate in retirement planning through my work or independently?