

MARSHALL  
FINANCIAL  
GROUP



Financial Health Self-Assessment:  
**Are You Prepared for  
a Secure Future?**

Every financial choice you make today shapes tomorrow's possibilities—  
from when you retire to the legacy you leave.

*Use this quick self-assessment to see where you stand now and discover  
practical ways to strengthen your financial future.*

## **1. How confident are you that your tax strategy is helping you keep more of what you earn?**

1. I file my taxes, but don't plan or review them in advance.
2. I look for deductions but don't have a long-term tax strategy.
3. I proactively plan taxes with my advisor and optimize my accounts each year.

## **2. How prepared are you to protect your family and assets if something unexpected happens?**

1. I don't have a will or formal estate plan in place.
2. I have some documents, but they're outdated or incomplete.
3. My estate plan is current, and my beneficiaries and documents are regularly reviewed.

## **3. How confident are you that your retirement savings will fund the lifestyle you want?**

1. I haven't calculated how much I'll need for retirement.
2. I'm saving, but unsure if it's enough to meet my goals.
3. I have clear targets and review my progress at least annually.

## **4. How effectively are you managing debt and maintaining healthy cash flow?**

1. I often carry high-interest debt and struggle to stay current.
2. I'm paying down debt, but don't always have extra to save.
3. I keep debt low, pay balances in full, and maintain positive cash flow each month.

## **5. How ready are you to handle an unexpected financial crisis (job loss, medical event, etc.)?**

1. I don't have an emergency fund or adequate insurance.
2. I have some savings and basic coverage, but not enough for several months.
3. I have 3–6 months of expenses saved and comprehensive insurance coverage.

## **6. How intentional are you about growing your income and building wealth over time?**

1. I rely on a single income source and don't actively invest.
2. I invest occasionally or contribute to retirement accounts without a strategy.
3. I have a diversified investment plan and regularly seek new income opportunities.

# Review your score

For each question, give yourself: 1 point for the first answer, 2 points for the second, and 3 points for the third. Then, add your points to find your current financial health:\*

**6-9**  
points

## Needs attention

Your financial foundation may have gaps. You could be missing opportunities to reduce taxes, build savings, or avoid unnecessary debt.

**10-13**  
points

## On Track

You're managing your finances well, but strategic adjustments could help you build wealth faster and prepare for life changes.

**14-16**  
points

## Financially Strong

You've built solid habits and structure. The key now is to adapt your plan as your life and goals evolve—ideally with a trusted advisor's guidance.

## Your Score is Not Set in Stone

*Whether you're catching up or already on solid footing, there's always room to improve.*

**Marshall Financial Group can help you align your financial plan with your life and future aspirations.** Through planning, sound investment strategy, and close personal relationships, we help clients work towards their financial goals with confidence.

## Ready to explore your results?

Let's discuss how your finances could better align with your values and goals.

[Book a Consultation](#)

\*This self-assessment is for educational purposes only and is not intended as personalized financial advice. Individual circumstances vary. Please consult a qualified financial advisor before making financial decisions.