HARNESS MONEY

YOUR ROADMAP TO FINANCIAL INDEPENDENCE

FINANCIAL FREEDOM CHECKLIST

NAME ____________________ DATE ____________________

INCOME

- ☐ I spend less than I earn.
- ☐ I save at least 20% of my income.
- ☐ I have multiple income streams.
- ☐ I am increasing my earning potential each year.
- ☐ My money works for me while I sleep.

INVESTING

- ☐ I invest every month.
- ☐ My investments are diversified.
- ☐ I understand what I own.
- ☐ My retirement accounts are funded.
- ☐ I reinvest dividends when appropriate.

ESTATE PLANNING

- ☐ I have a Will.
- ☐ I have Financial Power of Attorney.
- ☐ I have Medical Power of Attorney.
- ☐ My beneficiaries are up to date.
- ☐ Important documents are organized.

EMERGENCY FUND

- ☐ I have at least 3 months of expenses saved.
- ☐ My emergency fund is in a safe, accessible account.
- ☐ I rarely need to use credit for emergencies.

ASSETS

- ☐ My net worth increases every year.
- ☐ I own appreciating assets.
- ☐ I regularly review my investment allocation.
- ☐ My cash isn't sitting idle for long periods.

FINANCIAL GOALS

- ☐ I know my current net worth.
- ☐ I know my monthly spending.
- ☐ I have a written financial plan.
- ☐ I review my finances every month.
- ☐ I have a clear Financial Freedom number.

DEBT

- ☐ I have no high-interest debt.
- ☐ My credit cards are paid in full each month.
- ☐ My debt payments are manageable.
- ☐ I know my credit score.

PROTECTION

- ☐ I have adequate health insurance.
- ☐ I have home/renters insurance.
- ☐ I have auto insurance.
- ☐ I have life insurance (if others depend on me).
- ☐ I have disability insurance if needed.

MONEY HABITS

- ☐ I avoid lifestyle inflation.
- ☐ I automate saving and investing.
- ☐ I continue learning about personal finance.
- ☐ I don't make emotional financial decisions.
- ☐ I focus on long-term wealth instead of quick wins.

FINANCIAL FREEDOM SCORE

Count your completed boxes

______ / 41

0-12	13-24	25-32	33-39	40-41
Getting Started	Building Momentum	Wealth Builder	Financially Strong	Freedom Mindset

ONE THING I'LL IMPROVE THIS MONTH

____

____

"Financial freedom isn't about having more money. It's about having more choices."