THE 10-MINUTE FINANCIAL CHECKUP

A judgment-free way to see where you stand and choose your next step.

How to Use This Checkup

Set a timer for 10 minutes. Answer honestly using what you know today. You do not need exact numbers to notice where you feel confident and where you need more clarity.

1. Monthly Cash Flow

I know approximately how much money comes in each month.	YES	NO
I know where most of my money goes.	YES	NO
My monthly expenses are generally less than my income.	YES	NO
I have room in my budget for an unexpected expense.	YES	NO

2. Emergency Savings

I keep emergency savings separate from everyday spending.	YES	NO
I could cover a $500 surprise without using new debt.	YES	NO
I contribute to savings consistently, even if the amount is small.	YES	NO
I know the emergency-fund amount I am working toward.	YES	NO

3. Debt

I know the balances, rates, and minimum payments on my debts.	YES	NO
I have a specific plan for which debt to pay down first.	YES	NO
My debt payments fit within my monthly budget.	YES	NO
I am avoiding new high-interest debt whenever possible.	YES	NO

4. Goals and Protection

I have written down one or more financial goals.	YES	NO
I know the next action required for my most important goal.	YES	NO
My insurance and beneficiary information are reasonably current.	YES	NO
My financial decisions reflect the priorities of my household.	YES	NO

TURN AWARENESS INTO ONE NEXT STEP

You do not need to fix everything today. Start with the area that would give you the most relief or confidence.

Your Quick Reflection

The area where I feel most confident is:

The area causing me the most stress or uncertainty is:

One financial question I need answered is:

One action I can complete in the next seven days is:

Choose Your First Priority

■ Track spending for one week	■ Build a starter emergency fund
■ List debts and interest rates	■ Review one financial goal
■ Schedule a money conversation	■ Ask for guidance on my next step

A good financial plan begins with clarity.
Keep this checkup and revisit it in 30 days. Progress can be as simple as understanding one number, changing one habit, or asking one better question.

Want help deciding what comes next?
Mindful Money is designed to help young adults turn financial uncertainty into a practical, personalized plan.

Educational use only. This worksheet does not provide individualized investment, tax, legal, or insurance advice.