

FINANCIAL INTELLIGENCE TEST (F.I.T.)

☒ PLEASE TICK THE APPROPRIATE BOX

Please answer "YES, NO or I DON'T KNOW" to each of the following questions. Be sure to keep track of your answers.

	YES	NO	I DON'T KNOW
(1) Do you know your present financial condition or net-worth?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(2) Are you satisfied with your present financial condition?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(3) Are you aware of the simple ways to increase your net worth?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(4) Do you have enough savings to see you through six months of normal living expenses if you lose your job?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(5) Do you save money on a regular basis?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(6) Have you formed the habit of saving?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(7) Do you have a well-defined/ documented financial goal?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(8) Do you have a bank account?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(9) Do you reconcile your bank statements every month?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(10) Do you keep record of your income and expenditure?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	YES	NO	I DON'T KNOW
(11) Do you know how much you spend each month?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(12) Do you spend less than you earn?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(13) Do you have a household budget and are you successful at managing it?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(14) Do you avoid major credit purchases?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(15) Do you take advantage of all savings and investment opportunities that come your way?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(16) Do you have any investment that helps to reduce your taxable income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(17) Do you diversify your investments?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(18) Are you satisfied with the contribution from your investment to your total income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(19) Do you feel you have a brilliant financial adviser or team of advisers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(20) Do you feel you have sufficient life insurance coverage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(21) Do you have a plan for your children's college and university education?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(22) Do you own a house?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(23) Do you have a plan to retire in comfort?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- | | YES | NO | I DON'T
KNOW |
|--|--------------------------|--------------------------|--------------------------|
| (24) Have you prepared your will? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (25) Are you in control of your financial future? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (26) Are you satisfied with the contribution you have made to the world? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

SCORE GUIDE

IF "NO" or "I DON'T KNOW" is:

- | | |
|------------|---|
| 0 - 4 | = Good shape / Keep it up |
| 5 - 10 | = On the right track / Needs to improve |
| 11 - 12 | = Weak pulse / Needs revival |
| 13 - Above | = Needs a life. |