

Money Inventory Self Evaluation



1. This money inventory tool helps you to evaluate several areas of your financial life. Financial Hygiene, Savings, Earnings, Spending, Giving and Money Mind-set, are all part of what it takes to be in a mature healthy relationship with money in this world. You may excel in some areas while opportunity for improvement presents in other areas. We all have growing edges.
2. Check “YES” or “NO” to each statement. Be honest with yourself. Denial doesn’t serve us and prevents us from forward movement. Besides, no one will see this. It is for your eyes only!
3. I want this inventory to shine light on the gaps you have in your money life that are keeping you stuck and creating stress in your life. Awareness is the first step in ANY change process. You can’t change what you don’t acknowledge. From this place, you can then begin to create a new way of being in your life with money.
4. Once you are aware, you can begin taking baby steps of action to lessen and eliminate money stress in your life! REMEMBER, BABY STEPS = ONE SMALL ACTION. Over time, your baby steps = BIG res

When You Take Charge of Your Money, You Take Charge of Your Life

Financial Hygiene	Yes	No
I open my mail daily and sort my bills from junk mail	<input type="checkbox"/>	<input type="checkbox"/>
I pay my bills with gratitude for services I have received by honoring their due date	<input type="checkbox"/>	<input type="checkbox"/>
I have an organized financial filing system that makes me proud	<input type="checkbox"/>	<input type="checkbox"/>
I have a special space in my home where I manage my finances	<input type="checkbox"/>	<input type="checkbox"/>
I am current & up to date with payments on all bills and debts	<input type="checkbox"/>	<input type="checkbox"/>
I use one method to pay my bills, automated or manual. If I pay electronically, I hold the reigns to when money is taken out of my account	<input type="checkbox"/>	<input type="checkbox"/>
I know my credit score and it is _____	<input type="checkbox"/>	<input type="checkbox"/>
I keep a meticulously clean purse or wallet with cash, coins and plastic each in their own compartment	<input type="checkbox"/>	<input type="checkbox"/>
I know at any given time the exact “real” balance in my checking account (balance in manual register or on-line register minus written un-cashed checks)	<input type="checkbox"/>	<input type="checkbox"/>
I plan my spending every month & stick to my plan	<input type="checkbox"/>	<input type="checkbox"/>
I track & analyze cash flow in order to stay conscious to choices I make	<input type="checkbox"/>	<input type="checkbox"/>
I keep some money, on my person, just in case I need it	<input type="checkbox"/>	<input type="checkbox"/>
I am aware of my net and gross monthly pay and any deductions that are taken out of my paycheck	<input type="checkbox"/>	<input type="checkbox"/>
I am paying off credit card debt + not incurring new debt	<input type="checkbox"/>	<input type="checkbox"/>
I keep a cushion of money in my checking account	<input type="checkbox"/>	<input type="checkbox"/>

"Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver."

Ayn Rand

Savings

	Yes	No
Money flows in my life in this order: Earn, Save, Spend, Give	<input type="checkbox"/>	<input type="checkbox"/>
I fully fund my seasonal savings account so I don't go into credit card debt. Examples of seasonal expenses are (car repairs, vacations, insurances, taxes, medical deductibles, holidays, etc)	<input type="checkbox"/>	<input type="checkbox"/>
I have an emergency savings to cover 6 months of living expenses	<input type="checkbox"/>	<input type="checkbox"/>
I fully fund my retirement account each year	<input type="checkbox"/>	<input type="checkbox"/>
I track the annual rate of return on my investments	<input type="checkbox"/>	<input type="checkbox"/>
I know how much money I need to have saved to fund my later years	<input type="checkbox"/>	<input type="checkbox"/>
I am good at delaying gratification & have good impulse control	<input type="checkbox"/>	<input type="checkbox"/>
I know the difference between saving and investing	<input type="checkbox"/>	<input type="checkbox"/>
I review all savings / investment balances each month	<input type="checkbox"/>	<input type="checkbox"/>

"There is a deep peace that comes with having a savings cushion to fall back on. Plus, your nervous system will thank you for taking it out of survival mode!"

Denise Hughes

Earnings

	Yes	No
I earn to my full potential and know my market value	<input type="checkbox"/>	<input type="checkbox"/>
I earn enough to live within my means, save for retirement & have fun	<input type="checkbox"/>	<input type="checkbox"/>
I love the work I do	<input type="checkbox"/>	<input type="checkbox"/>
When I get a raise I sock that money in the bank rather than increase my lifestyle expenses	<input type="checkbox"/>	<input type="checkbox"/>
I am comfortable asking for a raise or promotion that supports my level of contribution and performance	<input type="checkbox"/>	<input type="checkbox"/>
I am as good of a receiver as I am a giver	<input type="checkbox"/>	<input type="checkbox"/>
It is easy for me to earn	<input type="checkbox"/>	<input type="checkbox"/>
It is comfortable for me to ask for money that is due back to me	<input type="checkbox"/>	<input type="checkbox"/>

"Value the divine gifts you have been blessed with. Serve them to the world. Charge for them so you can continue to serve in a way that sustains you."

Denise Hughes

Spending

	Yes	No
I shop with a list and purchase just what I need	<input type="checkbox"/>	<input type="checkbox"/>
I stay away from shopping if I am feeling blue, depressed, angry, hungry, lonely or tired	<input type="checkbox"/>	<input type="checkbox"/>
I spend guilt free with no after effects of regret or remorse	<input type="checkbox"/>	<input type="checkbox"/>
I use cash, check or an ATM debit visa card when I make purchases	<input type="checkbox"/>	<input type="checkbox"/>

	Yes	No
I practice funding my “needs” over my “wants,” & know the difference	<input type="checkbox"/>	<input type="checkbox"/>
I save up for big purchases rather than place them on a credit card	<input type="checkbox"/>	<input type="checkbox"/>
I am resourceful, resilient and creative in getting my needs met while living within my income	<input type="checkbox"/>	<input type="checkbox"/>
When I spend, I ask myself if the expense gives me fulfillment, satisfaction and value in proportion to the money I just spent	<input type="checkbox"/>	<input type="checkbox"/>
The dollars I spend, nourish my deepest values and priorities	<input type="checkbox"/>	<input type="checkbox"/>

“Your dollars are the blood flow that nourish your deepest values. Spend wisely.”

Denise Hughes

Giving	Yes	No
I believe in giving back to things that make a difference in my life	<input type="checkbox"/>	<input type="checkbox"/>
I choose ways to give back while honoring my time, energy and money	<input type="checkbox"/>	<input type="checkbox"/>
I am happy for another’s abundance and don’t compare myself to others	<input type="checkbox"/>	<input type="checkbox"/>
If I was out of work, I would be comfortable telling family & friends I wouldn’t be gifting over the holiday	<input type="checkbox"/>	<input type="checkbox"/>
I practice daily gratitude & feel joy for all I have been given in my life	<input type="checkbox"/>	<input type="checkbox"/>
I understand the difference between healthy giving, enabling, and rescuing	<input type="checkbox"/>	<input type="checkbox"/>

	Yes	No
I easily choose what I want to give, to whom, when and how much. I don't feel pressured by other's expectations any time of the year	<input type="checkbox"/>	<input type="checkbox"/>
If I had to choose over funding my retirement or my child's education, I would fund my retirement	<input type="checkbox"/>	<input type="checkbox"/>

"We can give of our time, our energy and our money. They each count!"

Denise Hughes

Money Mind-Set

	Yes	No
When it comes to money, I feel control, peace and confidence	<input type="checkbox"/>	<input type="checkbox"/>
I am good at balancing short and long-term goals, funding both over time	<input type="checkbox"/>	<input type="checkbox"/>
I can easily set priorities and base my spending accordingly	<input type="checkbox"/>	<input type="checkbox"/>
I realize money can't buy me happiness. Finding joy is an inside job.	<input type="checkbox"/>	<input type="checkbox"/>
I am good at seeing unhealthy financial patterns I have and taking action to over-come them	<input type="checkbox"/>	<input type="checkbox"/>
I feel powerful and competent to create the financial life I desire	<input type="checkbox"/>	<input type="checkbox"/>
I consider myself a good steward in how I handle my life resources	<input type="checkbox"/>	<input type="checkbox"/>
I set financial goals for myself yearly and meet them	<input type="checkbox"/>	<input type="checkbox"/>
I have the power to live the life of my dreams while living within my means	<input type="checkbox"/>	<input type="checkbox"/>

"What you bring your intention and attention to grows and expands over time. What fruits will you harvest five or ten years from now with your current money practices?"

Denise Hughes

Congratulations for completing this. Take a couple of deep breaths. Move around, swing your arms in the air, take a walk in nature. Drink some water. Congratulate yourself for being honest with yourself. Congratulate yourself for taking the time to complete this. Congratulate yourself for being willing to look this over when you are ready and then decide on what your next step is with money, so you can relieve money stress in your life!