



SECURE TOGETHER: FINANCIAL READINESS ASSESSMENT

Review each challenge listed in the assessment and reflect on how it applies to your current situation. Be honest with yourself about where you may struggle and where you feel confident. The point is to identify areas where you can grow and improve. As you go through each point, consider what steps you can take to overcome these obstacles and move forward in building a strong, resilient LifeRaft.

On a scale of 1–3 (1 = Not at all; 2 = Somewhat; 3 = Absolutely), rate yourself on the following:

1. I am financially literate.
☐ 1 ☐ 2 ☐ 3
2. I understand our current cash flow, including income coming in and expenses going out.
☐ 1 ☐ 2 ☐ 3
3. I understand our financial position, including net worth, investments, assets, and liabilities.
☐ 1 ☐ 2 ☐ 3
4. I can access all personal financial accounts (e.g., passwords, usernames, two-factor authentication details).
☐ 1 ☐ 2 ☐ 3
5. I have a positive working relationship with our financial professionals (e.g., CPA, financial advisor, local banker, insurance agent, attorney).
☐ 1 ☐ 2 ☐ 3
6. If something unforeseen were to happen to my partner, I would be able to manage the potential impact on our business and/or personal finances.
☐ 1 ☐ 2 ☐ 3
7. My partner and I regularly communicate about our financial life.
☐ 1 ☐ 2 ☐ 3
8. My partner and I are aligned in our financial journey—both current and future.
☐ 1 ☐ 2 ☐ 3
9. I feel secure and confident in our financial situation.
☐ 1 ☐ 2 ☐ 3

10. I have a trusted support system that would help me navigate a financial crisis with my best interests in mind.
☐ 1 ☐ 2 ☐ 3
11. My partner and I have a clear financial plan to follow in the event of a crisis.
☐ 1 ☐ 2 ☐ 3
12. Our loved ones know what steps to take if something were to happen to both of us.
☐ 1 ☐ 2 ☐ 3
13. I have the information and education I need about our financial situation.
☐ 1 ☐ 2 ☐ 3
14. My partner and I have discussed what we want our financial future to look like (e.g., retirement, giving, legacy).
☐ 1 ☐ 2 ☐ 3
15. We have a shared vision for what success looks like for our family in the next 5–10 years.
☐ 1 ☐ 2 ☐ 3
16. I know what matters most to my partner when it comes to how we use our money.
☐ 1 ☐ 2 ☐ 3
17. I feel confident we're building toward a life that reflects our values—not just accumulating wealth.
☐ 1 ☐ 2 ☐ 3

Current Score:

____ / 51

Understanding Your Score

Now that you've completed the Financial Readiness Assessment, take a moment to reflect on your total score and the individual areas where you rated yourself. **Total Possible Score: 51**

45–51: Strong Foundation

You're operating from a place of strength. You likely have solid financial habits, shared access, and clarity as a team. While there's always room to refine and deepen your systems, your LifeRaft has a strong base.

Next step: Focus on fine-tuning. Are there areas where your partner may feel less informed or engaged? Look at how you can reinforce trust and communication.

34–44: Gaps to Close

You're doing well in some areas, but there are a few blind spots or breakdowns that could become problems in a crisis. This is a great time to strengthen your foundation and get aligned as a family.

Next step: Identify your lowest-rated areas and choose one or two to focus on. Don't try to fix everything at once. Progress builds confidence.

24–33: At Risk

There are real vulnerabilities in your system. In the event of an emergency or unexpected event, you or your partner may feel overwhelmed or unprepared. This is a critical moment to slow down and start addressing these gaps together.

Next step: Begin with the basics. Gather your financial documents, list your accounts and logins, and have a conversation with your partner about roles, fears, and goals.

17–23: Vulnerable

You're not alone, but you're not as protected as you need to be. The good news is that you're thinking about it. You're beginning the work. Even taking this assessment is a brave step toward change.

Next step: Don't go it alone. Consider finding a guide (an advisor, coach, or trusted friend) who can help you begin building a structure for support. Focus on transparency and communication first, then start gathering the financial basics.

Reflect & Share

This isn't just about a number. The real value is in what the assessment reveals about where you are personally and your shared understanding, clarity, and readiness as a family. Take a few minutes to reflect:

- Which questions were hardest to answer honestly?
- Where did you and your partner score differently?
- What emotions came up while doing this?

Remember that you can't build your LifeRaft in a day, but you've taken the first (and most important) step: you've stopped to ask where you are.