

# Financial Management

Whether you have a lot of money or a little, managing it well empowers you to direct your resources where they'll do the most good. Which financial skills will help you make the most of the money you have at your disposal, and which will give you the greatest peace of mind?



Skills and Know-How	I've got this mastered!	Still working on it.	Ready to make this a priority.
1. I have a regular financial-management routine that helps me track my spending and saving on a weekly or monthly basis.			
2. I balance my checkbook and review my bills regularly.			
3. I have an effective filing system for my bills, statements and other financial documents.			
4. I spend my money on the things that represent my values.			
5. I use an automated deposit system for retirement, savings and emergency funds.			
6. I do not carry a large credit-card balance, and I pay all my bills on time.			
7. I know my credit rating and closely monitor my credit report.			
8. I am comfortable talking about money with my partner.			
9. I feel good about where I've invested my money.			
10. I have trusted financial advisers whom I can consult for guidance and help when necessary.			