INSTRUCTIONS:
1. Review the 8 categories on the Financial Wellness Wheel. The combined categories should create a view of a balanced financial life. If necessary, split category segments to add in something that is missing, or re-label an area to make it more meaningful for you. Examples of changes are:
   1. **Living within your means**: Split "Living within your means" into separate categories. Add a category for “Housing”. Is your rent/mortgage payment enabling you to live within your means?
   2. **Financial goals**: Split this category into three segments. Add segments for “Long-term”, “Mid-term”, and “Short-term” goals.
   3. **Credit score**: Split this category into two segments. Add a segment for “Credit report”. Have you reviewed your credit report recently? Have you corrected any needed mistakes?
   4. Other categories to add could include "Investments", “Financial security”, "Charitable giving", "Organizing financial paperwork", or "Acquiring financial knowledge".

FINANCIAL WELLNESS WHEEL WORKSHEET

Notes:
- Financial wellness is personal and unique to each individual - what may be satisfying or balanced for some may be stressful or incomplete for others.
- This exercise is intended to raise awareness about financial health. It also helps clarify areas for financial goal-setting. It is not intended to provide a complete financial plan.
2. Now rank your CURRENT level of satisfaction with each area by placing a value between 1 (very dissatisfied) and 10 (fully satisfied) in each segment. The new perimeter of the circle represents your personal Financial Wellness Wheel.

3. Now, looking at your wheel, here are some great questions to ask yourself:
   1. Are there any surprises for you?
   2. How do you feel about your life as you look at your Financial Wellness Wheel?
   3. How do you currently focus your efforts in these areas? How would you like to focus your efforts in these areas?
   4. What would a score of 10 look like?
   5. Which of these categories would you most like to improve?
   6. How could you take small steps to make financial changes in your life?
   7. What help and support might you need from others to make changes?
   8. What area should you focus on first? And what change do you want to make first?
   9. If there were one key action to take that would begin to make a big difference, what would it be?