

FIND SOMEONE WHO...

7. Has an emergency fund.	1. Has a savings account.	16. Has used a financial calculator (e.g. mortgage calculator).	25. Attends annual meetings with a financial planner or has a financial advisor	21. Has donated money to a charitable cause.
13. Uses electronic or mobile banking.	6. Uses a budgeting app or software.	23. Uses cash more than credit/debit cards.	10. Has life insurance.	5. Has bought stocks shares or bonds.
8. Has attended a financial workshop or seminar.	11. Paid off a car loan.	FREE	19. Has a written financial plan	2. Paid off a student loan.
4. Has a retirement/pension fund	20. Has refinanced a loan.	24. Has a side hustle or additional /multiple income stream(s).	17. Owns cryptocurrency.	22. Has set clear financial goals for the next year.
12. Has made an investment in property.	3. Owns more than one credit card.	14. Has a financial advisor.	9. Reads financial news regularly/ books or listens to podcasts.	15. Knows their credit score/checks credit report

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19. Has a written financial plan	. Has a savings account.	FREE	17. Owns cryptocurrency.	24. Has a side hustle or additional /multiple income stream(s).
15. Knows their credit score/checks credit report	7. Has an emergency fund.	14. Has a financial advisor.	4. Has a retirement/pension fund	12. Has made an investment in property.
21. Has donated money to a charitable cause.	18. Has a will or estate plan.	5. Has bought stocks shares or bonds.	23. Uses cash more than credit/debit cards.	6. Uses a budgeting app or software.

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