

Financial Wellness Score Card

How healthy is your financial picture today?

	Under Pressure	Finding Balance	Building Stability	Strengthening	Thriving
	 0-2	 3-4	 5-6	 7-8	 9-10
Status	Experiencing significant financial stress, with frequent difficulty keeping up with bills and debt.	Managing finances day-to-day but without a safety cushion for unexpected expenses.	Maintaining day-to-day stability but long-term goals need clearer planning.	Making steady progress toward long-term goals with some protection gaps.	Actively growing and protecting wealth through intentional planning.
Priorities	Focus on stabilising finances and regaining control of cash flow.	Reduce costly debt while beginning to build an emergency fund.	Clarify long-term goals and determine realistic savings targets.	Strengthen protection through insurance and estate planning.	Maintain momentum through regular check-ins and expert guidance.
Potential	Hands-on guidance to address urgent financial challenges.	Support with budgeting, planning, and debt reduction strategies.	Education on using available benefits, including employee schemes to strengthen financial plans.	Strategic advice on protecting assets and income.	Proactive updates to maintain financial efficiency.