

Your Financial Readiness Check-up

Turning the framework into a personal profile

The check-up is not a grade. It is a structured way to identify strengths, vulnerabilities and the constraint that most limits your ability to choose and act.

How to complete the exercise

Use the worksheet on the next page to summarise the six Financial Readiness dimensions from the chapter. Base each judgement on evidence from your own financial life. Treat risk preference separately: it describes how much risk you want to take, not whether you are more or less financially ready.

- financial capacity
- financial knowledge
- risk intelligence
- strategy
- habits
- behavioural self-management

After completing the exercise

- Which dimension is strongest?
- Which dimension most restricts an important functioning?
- Do low scores reflect a temporary condition or a persistent pattern?
- Which strengths should you protect rather than “improve”?
- What is the one next improvement with the greatest practical value?

A diagnosis pause

Do not average away an important weakness. One binding constraint can matter more than several strong dimensions.

My takeaway

The binding constraint I should address first is _____

because _____

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Check-up Summary Worksheet

Use short notes. The objective is to make your pattern visible, not to produce a perfect record.

Dimension	Strong / mixed / weak	Evidence from my life	Why it matters	First improvement	Review date
Financial capacity					
Financial knowledge					
Risk intelligence					
Strategy					
Habits					
Behavioural self-management					

Binding constraint Which one dimension most limits an important choice?	Strength to protect Which existing strength already expands your options?	Risk preference (separate) How much risk do I want - and can I afford - to take?

A useful resource does not tell you what decision to make. It helps you see the decision more clearly.