TETONPINES FINANCIAL

FINANCIAL FREEDOM

Quiz & Guide

Learn Today How Close You Are to Freedom – Starting Today!

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Financial Freedom Quiz

Ready to find out how close you are to financial freedom? Let's get started!

Circle the letter next to the answer that best represents you.

1. **Which best describes your current CASH FLOW situation?**
   - **A** Money doesn't last till my next paycheck.
   - **B** Money lasts just until my next paycheck.
   - **C** There is more than enough money between paychecks.
   - **D** There is enough money to save and invest.

2. **Which best describes your current SAVINGS situation? Not including retirement savings.**
   - **A** Less than $1000 saved
   - **B** More than $1000 saved, but less than 3 months of living expenses.
   - **C** More than 3 months of living expenses saved.
   - **D** Save to invest

3. **Which best describes your current DEBT situation, besides student loans?**
   - **A** My debt stays the same or goes UP each month
   - **B** My debt stays the same or goes DOWN a little bit each month
   - **C** I have a debt payment plan and I am paying off my debt quickly
   - **D** I have no debt or I am using debt to invest

4. **Which best describes your personal finance RECORD KEEPING habits?**
   - **A** That's why I have online banking.
   - **B** There's nothing to keep record of. I live paycheck to paycheck.
   - **C** I keep a detailed record of everything in case of a bank error or emergency.
   - **D** I let my full-time accountant handle that. (And I'm not talking about my significant other)

5. **How would you react to the following scenario? On the way home from work, you hit a pot hole and blow a tire. Your car is towed to the nearest auto shop for repair. You need a new tire and rim, which is going to run a few hundred dollars in parts and repair costs. How do you feel?**

   A I cannot handle this right now. I can barely figure out how I'm going to pay this month's bills let alone have an emergency expense.

   B I am extremely frustrated, but at least it's just a tire and rim. I was planning to save a few hundred dollars this month, but maybe next month.

   C I'm frustrated, but these things happen. Luckily, I have some money put aside just for these kinds of emergencies.

   D Just the tire and rim? Today is my lucky day. I'll pay the repair man in cash and maybe save a few bucks in the process.

6. **At the end of the month, you find you have an extra $1000 in your checking account. What do you do with the money?**

   A $1000? I'm lucky to find a $20 bill. I'm going to enjoy this weekend. Drinks are on me!

   B I could use this as an opportunity to start a saving's account, but I'm going to apply that money towards paying off more debt.

   C I am going to spend $500 and save the rest.

   D I am going to invest it and watch that money grow.

7. **Within the next twelve months which of the following is an attainable financial goal for you?**

   A I could get my spending under control, but I will most likely be living paycheck-to-pay check.

   B I could get my debt under control. Once I do, I can start thinking about saving more for the future.

   C I have been saving money, but it is time to start thinking about investing.

   D I have been saving and investing money. I'd like to do more with that.

8. **You have a large expense coming up and need to borrow money either through a loan or credit card. How do you react?**

   A I don't think I can get approved for another loan. I'm at my max.

   B I think I'll get approved, but I don't think I can handle another loan at this time.

(continued on next page)

C Everyone has to borrow money at some point. I'd rather take out a loan knowing I can make the payments every month than take it out of my savings.

D I take loans and credit cards out for their low monthly payment options and rewards points, but I have the cash available to pay if I choose to.

9. You want to make a purchase that is outside of your regular budget for the month, how do you proceed?

A I buy it, even if I can't afford it, and figure it out later.

B I work out the numbers and budget for it so I can pay in cash.

C I think about the purchase and weigh my options. I want to make sure it's worth the overall investment.

D I have so much money on hand if the purchase is less than $5000 I'm wasting time thinking about it.

10. The money I have on hand represents:

A Anxiety, Conflict, and Stress

B Frustration, Conflict, and Necessity

C Life, Protection, and Freedom

D Power, Freedom, and Wealth

All done! Ready to find out your level of financial freedom?

Let's start by totaling up your answers.

Each A is worth 4 pts., B is worth 6 pts., C is worth 8 pts., and D is worth 10 pts.

Use the worksheet below to total up your score and see where you fall.

Enter your total points for each letter on the lines provided.

A _____ **B** _____ **C** _____ **D** _____

** Add 1 additional point if you currently have Savings and Investments totaling over $10,000.*

TOTAL _____

Financial Freedom Pyramid

The pyramid shows the six levels where people are in their financial journey. Most people never get past the yellow level, but it is possible to master your money and ascend the levels.

This pyramid is different for every single person. Everyone has their own idea of what it means to live life richly and fully. The step in moving up financially is developing a clear idea of what "rich" means to you.

Each page will explain what steps you can take to move up to the next level.



Self-made millionaire or billionaire? Then this quiz didn't apply to you! Individuals at the Violet Levels have reached financial freedom.

Financial Freedom Pyramid



LEVEL RED
Drowning in Debt

Money is the major problem in your life. There is never enough and you end up running out and running on credit too often. Money causes you anxiety, worry, stress and fights. You may avoid opening statements.

LIVING IN RED

- Money controls your life
- Spend now, stress about it later
- Emergency expense causes disaster
- Thoughts of money are overwhelming
- Feelings of blame or being a victim of something

POSSIBLE PROBLEMS

- Financial mindset is one of fear or lack
- No financial education
- Lack of clarity on cash flow
- Don't know how to change
- Pretending it won't catch up

LEVEL UP YOUR MINDSET

- Identify all the negative ideas and beliefs you have about money
- Become aware of how the mixed messages you send yourself are part of the financial hold-back
- Decide that you can change these ideas and commit to doing that

LEVEL UP YOUR MONEY

- Track your money
- Identify the issue: spending too much, earning too little, not saving enough, mismanagement
- Take responsibility of the problem area.
- Get help to make a Money Action Plan

Financial Freedom Pyramid



LEVEL ORANGE
Living Paycheck to Paycheck

You live in a constant state of worry that you will run out of money and feel frustrated that you work so hard and can't get ahead. You wonder if work, pay bills, die is all there is to life

LIVING IN ORANGE

- Money dictates all your choices
- Saving is difficult and seems to go quick
- Surprise expenses are a detriment

POSSIBLE PROBLEMS

- Financial mindset is in fear and lack
- You never received financial education
- You lack clarity on your goals and cash flow
- Your money seems to disappear

LEVEL UP YOUR MINDSET

- Identify all the negative beliefs you have about money
- Become aware of how mixed messages are part of the financial hold-back
- Decide you can change the ideas and commit to doing it
- Pay attention to the words you use about money and turn negative into positive.

LEVEL UP YOUR MONEY

- Track your money in and out
- Start saving money for the purpose of investing - not emergency money
- Plan ahead so the "unexpected" is not a derailment.
- Set up cash flow management systems
- Speak to a financial advisor
- Develop a Money Action Plan

Financial Freedom Pyramid



LEVEL YELLOW
Making Progress

Making Progress can be frustrating because your cash flow is going to pay down debts or build savings instead of fun things.

LIVING IN YELLOW

- Positive cash flow
- Some sense of direction
- Frustrated because cash flow is tight
- Desire to invest

POSSIBLE PROBLEMS

- The biggest risk in yellow is giving up
- You've made changes, but you're not seeing the results yet
- Not having enough patience to wait for the results
- Falling back into old habits

LEVEL UP YOUR MINDSET

- Take an inventory of your personal strengths and weaknesses
- Start to make your strengths work for you financially
- Define your new relationship with money

LEVEL UP YOUR MONEY

- Track your net worth
- Continue saving while paying down debt
- Don't stay in strict money deprivation mode in order to save
- Set up a cash flow system that minimizes the roller coaster in cash flow
- Speak to a financial advisor
- Develop an investment plan

Financial Freedom Pyramid

LEVEL GREEN
Saving & Investing Money With Purpose

Excited. Motivated. Searching. You feel like you want more and see the possibilities. Evaluate the resources in your life that can help you be where you want financially.

LIVING IN GREEN

- Prepared for the unexpected
- Standing on solid financial ground and looking to build
- Deciding on the best way to make your money grow
- Achieving financial freedom seems real. Developed financial awareness

POSSIBLE PROBLEMS

- You want your money to grow, but don't know how
- You may be nervous to invest or over eager to invest.
- Afraid of being judged by friends or family
- Unsure if your money goals are matching your life goals

LEVEL UP YOUR MINDSET

- Pay attention to what kind of work makes you feel good, look for the gifts you bring to the world.
- Make a plan that allows you to live your life on your own terms.
- Resist the temptation to spending money on short term pleasures.

LEVEL UP YOUR MONEY

- Track your net worth
- Educate yourself about investments
- Choose a way to invest
- Find an investment mentor who has a proven success in the investment field you want
- Make an investment plan

Financial Freedom Pyramid

LEVEL BLUE
Money Works For Me

You feel motivated and determined to have financial freedom. If you have not taken a leap of faith to live your passion, now is a good time to consider it. Look ahead to think about the impact you want to make on the world and the legacy you want to leave.

LIVING IN BLUE

- Perfected the family budget
- Spend money wisely
- Confident in making financial decisions

POSSIBLE PROBLEMS

- Your financial mindset is one of protection and security.
- You're not willing to take calculated risks.
- It is easy to self-sabotage when things are going well

LEVEL UP YOUR MINDSET

- Think Big
- Think about your impact on the world and the legacy you want to leave.
- Focus on helping others

LEVEL UP YOUR MONEY

- Go back to the basics and track your money in and out
- Learn how the market works for you
- Start making your own investments
- Become an expert in your investment choices and share your knowledge
- Maintain clarity as you add income streams

Financial Freedom Pyramid

LEVEL VIOLET

Financially Independent & Impacting the World

You feel like you're on top of the world. You've found your passion have money working for you and have freedom. Don't think this is the end of the road; now is the time to let your money and knowledge help everyone around you to be successful, too.

LIVING IN VIOLET

- High level of confidence in making financial decisions
- Have multiple income streams
- Take calculated risks
- Contributes to family, community, and the world

POSSIBLE PROBLEMS

- Nothing is holding you back

LEVEL UP YOUR MINDSET

- Be a master of investment and enterprise
- Share your expert knowledge with others
- Share the wealth
- Focus on the impact your money has on your community and the world.

LEVEL UP YOUR MONEY

- Keep adding income streams

"My husband and I struggled to pay off our debts. We both wanted to pay off the debt but we couldn't agree. We put our differences aside and purchased the Financial GPS program. Wow! The Financial GPS program made a huge difference! Instead of guessing which debt to pay off first, our Financial GPS gave us the guidance we needed. We bought our son a new car with a five-year payment plan. With the help of our Financial GPS, we paid off the car loan in 18 months!

I was approved for a student loan for graduate school. Instead of 8-10 years of payments, I paid off my student loan in two years! I highly recommend that you get your own Financial GPS program. The program is smart! It will help you pay off your debts quickly and save you money. Thanks to our Financial GPS program, my husband and I are very comfortable financially. Again, I highly recommend the Financial GPS program. It's totally amazing!"

Molly
Certified ASL Assessor and Trainer

You want a future that's secure — a legacy to leave your family. But, if life has forced you into debt that's hard to shake or left you with a retirement plan that's dependent on the volatility of the stock market, you're not alone.

At TetonPines Financial, we find it distressing that most people never get to experience a life of financial freedom, especially when achieving it isn't as hard as it feels. Truth is — you can control your finances, eliminate your debt, and build wealth like the wealthy do: Tax-free, liquid, and absolutely secure.



Let's talk about your goals.
Schedule a call at:
TetonPinesFinancial.com

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