Financial Scorecard and Handicap Worksheet

Category	Target / Benchmark	Actual This Month	Review Notes / Adjustments
Income This Month	Expected salary or earnings		
Expenses This Month	Below 70% of income		
Savings/Investments Added	At least 20% of income		
Debt Paid Off	Consistent with debt reduction plan		
Investment Returns (%)	Compare to market index (e.g., S&P 500)		
Emergency Fund Status (Months of expenses)	At least 3–6 months covered		
Net Worth (Assets - Liabilities)	Track monthly or quarterly		
Progress Toward Next Financial Goal (%)	Measured against your stated goal		