My Financial Scorecard

Category	Current Value	Target Value	Notes
Net Worth			
Monthly Savings Rate (%)			
Debt-to-Income Ratio			
Emergency Fund Coverage (months)			
Investment Return vs Goal			
Annual Spending vs Budget			
Passive Income Ratio			
Tax Efficiency Score (1–5)			

Golf vs Finance: Scoring Mistakes Matrix

Golf Mistake	Financial Equivalent
Ignoring the scorecard	Not tracking your spending or net worth
Overreacting to one bad hole	Making emotional financial decisions after a loss
Not learning from patterns	Repeating the same money mistakes year after year
Playing without a plan	Investing without goals or asset allocation