



**The Money Mindset Assessment**  
***From Uncertain To Financial Confidence***  
***In Less Than A Day***



# Your Income And Financial Security Are *NOT* Related

*From Uncertainty To Money Confident ...  
In Less Than 1 Day*

This assessment was created to help you see where your money mindset (how you think about money) may be holding you back from feeling confident about your financial future.

You will discover 3 common gaps that keep you stuck. Each gap has a simple exercise designed to help you see exactly where you stand today – and what it would take to move forward with confidence.

There are no wrong answers. Just your answers.

## **WHAT'S INSIDE:**

- GAP 1:** The Income Gap – Your Runway Number
- GAP 2:** The Identity Gap – Who Am I Without the Title?
- GAP 3:** The Plan Gap – Your Life Plan First

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# THE INCOME GAP

## Your Runway Number

*The Income Gap isn't just about losing a job. It's about not knowing your options.*

*If your income stopped tomorrow – how long could you actually survive at your current lifestyle without touching your retirement accounts?*

### EXERCISE: YOUR RUNWAY NUMBER

Three simple inputs. One clarifying number.

My approximate monthly expenses: \$ \_\_\_\_\_

My liquid savings (NOT retirement accounts): \$ \_\_\_\_\_

My Runway: Divide line 2 by line 1 = \_\_\_\_\_ months

**NOW ASK YOURSELF:** *Is that number enough to feel free ...  
or does it create more urgency?*

#### MY REFLECTION:

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#### CIRCLE YOUR RESPONSE:

Yes – I feel secure

Not sure – I need clarity

No idea – this is urgent



# THE IDENTITY GAP

## Who Am I Without the Title?

*The end of a career isn't just a financial event. It's also an identity shift.*

*If someone asked who you are ... not what you do could you answer that with confidence today?*

### EXERCISE: IDENTIFY YOUR IDENTITY

WHAT I DO

WHAT I VALUE

HOW I WANT TO BE REMEMBERED



**NOTICE:** Most women fill in column one easily. Columns two and three take longer. That gap is the identity gap.

#### MY REFLECTION:

*What surprised you? What felt unclear? What do you want to be known for beyond your career?*

#### CIRCLE YOUR RESPONSE:

Clearly – I know who I am

Vaguely – it's a bit fuzzy

Not at all – this is new

*This is where the life plan begins ... the questions most financial professionals don't ask.*



# THE PLAN GAP

## Your Life Plan First

*A financial plan that isn't built around your life isn't really a plan. It's just a spreadsheet.*

*Have you ever sat down and designed what your life looks like on the other side of this career – and what it will actually cost?*

### EXERCISE: YOUR LIFE PLAN FIRST

Two questions. Write whatever comes up. There are no wrong answers.

*If all your time was free tomorrow – how would you want to spend it?*

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*If you found out you had one year to live – how would you want to live it?*

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**THE MOST IMPORTANT QUESTION:** *If there's a gap between your answers, that gap matters. None of us know how much sand is left in the hourglass.*

### DO YOU KNOW HOW TO FILL YOUR GAP AND SPEND YOUR NEXT CHAPTER?

CIRCLE YOUR RESPONSE:

**Yes, clearly – I have a vision**

**Loosely – some ideas**

**Never - this is brand new**

*This is where we always start. Your financial plan needs to be built around your life, not the other way around.*



**NOW YOU KNOW WHERE YOU STAND.**

## Why would you want to spend this chapter shrinking your dreams to fit your doubts?

*You didn't get this far to play small.*

WHAT YOUR THREE GAPS TELL YOU:

- GAP 1:** Your runway number tells you whether you have a choice – or a timeline.
- GAP 2:** Your identity answers tell you how ready you are for what comes next.
- GAP 3:** Your life plan answers are the foundation everything else is built on.

*“None of us know how much sand is left in the hourglass. Toni had a plan. And because of that plan, she lived every day of her final two years with intention, joy, and freedom. Clarity gave her courage. And courage gave her freedom.”*

– Therese R. Nicklas, CFP®

READY TO CLOSE YOUR GAPS TOGETHER?

I have 2 private coaching spots open this month. We start with a free Money Mindset Breakthrough call – 30 minutes, just the two of us. We look at your three gaps, where you stand today, and what you need to be ready for whatever comes next – whether it's your decision... or someone else's.

**BOOK YOUR FREE CLARITY BREAKTHROUGH CALL**

*Financial clarity is knowing you've created the means for a life of meaning.*

Let's Connect! Scan the QR code to access my digital business card with all my contact information.

