

# Small Steps to Health and Wealth™ Colorado

## Compare Yourself with Recommended Benchmarks



List benchmarks for comparing your health and financial status. Describe the recommended status indicator, your current health/wealth status, and the action necessary to bring yourself in line with the recommended benchmarks.

Benchmark	Health Recommendations	Current Health Status	Action/Change Required
Daily Calories			
Fruits			
Vegetables			
Grains			
Protein Foods			
Dairy			
Physical Activity			
Benchmark	Wealth Recommendations	Current Wealth Status	Action/Change Required
Emergency Fund	3 month's expenses in savings ( <b>Example:</b> \$30,000 annual living expenses = \$7,500 in emergency fund)	My savings = \$ _____ This is ____ month's expenses	Increase savings by \$ _____ to equal 3 month's expenses
Debt-to-Income Ratio	Consumer debt no greater than 15% of net income	My consumer debt = ____% Total monthly credit payments [excluding mortgage] ÷ monthly net [take home] income	Pay off \$ _____ in debts to lower debt-to-income ratio to recommended level
Credit Score	FICO Score = 720 or greater VantageScore = 800 or greater	My Score =	Correct errors in credit reports Look for ways to increase score
Net Worth	Age X pre-tax (gross) income ÷ 10	My net worth = \$ _____	Increase net worth by paying off debts and/or increasing savings

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