

Financial Maturity Assessment

Financial maturity is how you think about, manage, and grow your finances. Complete this assessment to learn what stage of financial maturity you're in. Find out whether it's time to level up or slow down.

HOW TO USE: Check one statement in each section that best describes your current situation.

SECTION 1

- a. Living paycheck to paycheck / low on cash
- b. Emergency fund being built, not yet full
- c. Understanding tax effects on long-term wealth
- d. Investments automated and strategic
- e. Multi-year plan; thinking decades ahead

SECTION 2

- a. Don't know how much I owe in taxes
- b. Maintaining positive monthly cash flow
- c. Contributing to retirement; thinking long-term
- d. Net worth growing year over year
- e. Estate/succession planning formalized

SECTION 3

- a. No clear allocation of income/spending
- b. High-interest debt being reduced
- c. Optimize tax-advantaged account contributions
- d. Asset allocation aligned with risk/goals
- e. Philanthropic goals integrated into strategy

SECTION 4

- a. Limited understanding of net income
- b. Spending/income predictable and manageable
- c. I track tax deductions and credits
- d. Documented strategy guides decisions
- e. Strong, diversified asset base

SECTION 5

- a. Savings minimal or non-existent
- b. Separating monthly spending from savings
- c. Benefits/tax-advantaged accounts maximized
- d. Surplus capital deployed for growth
- e. Focus on generational/strategic goals

SECTION 6

- a. I haven't filed taxes independently before
- b. Positive monthly margin established
- c. I review how filing status impacts taxes
- d. Clear investment strategy and timeline
- e. Thinking in decades, not months

SECTION 7

- a. Minimal or inconsistent savings
- b. Emergency fund target in progress
- c. I plan investments with tax implications
- d. Asset allocation reviewed/rebalanced
- e. Multi-income or business strategy integrated

SECTION 8

- a. I don't track tax-related documents
- b. Debt repayment plan in progress
- c. Understand and mitigate financial risks
- d. Automated investing in place
- e. Long-term capital deployment established

SECTION 9

- a. No consistent cash flow; money goes quickly
- b. Separating operating money from savings
- c. I work with a tax advisor/CPA to optimize
- d. Net worth growing year over year
- e. Impact goals integrated into wealth planning

SECTION 10

- a. Don't understand paycheck withholdings
- b. High-interest debt controlled/eliminated
- c. Implementing disciplined investment strategies
- d. Surplus capital deployed intentionally
- e. Annual strategic wealth reviews conducted

YOUR FINANCIAL MATURITY LEVEL

Count the letters from the statements you picked. The letter checked most often is your stage:

- **Mostly A's = Launch:** Figuring out the basics and setting your foundation.
- **Mostly B's = Build:** Actively growing skills, resources, and habits.
- **Mostly C's = Stack:** Stacking wealth; making your money work for you.
- **Mostly D's = Own:** You have control, stability, and ownership.
- **Mostly E's = Legacy:** Creating impact and a lasting financial mark.

YOUR CURRENT STAGE: Launch Build Stack Own Legacy

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WHAT IT MEANS

Your stage isn't a label—it's a starting point.

Financial maturity is built by mastering the stage you're in, then moving forward with intention.



If you're in LAUNCH (mostly A's)

You don't need complexity—you need control.

Focus on:

- Understanding your income vs. expenses
- Building your first basic budget
- Creating a \$500–\$1,000 emergency buffer

Your next move:

Stabilize before you strategize. Consistency beats intensity here.



If you're in OWN (mostly D's)

You're stable—but now you need structure and protection.

Focus on:

- Asset protection (insurance, legal structures)
- Tax efficiency strategies
- Long-term wealth positioning

Your next move:

Shift from accumulation to control and preservation.



If you're in BUILD (mostly B's)

You've started—now it's time to get disciplined.

Focus on:

- Paying down high-interest debt
- Strengthening your emergency fund (3–6 months)
- Creating repeatable money habits (saving, tracking, planning)

Your next move:

Turn good intentions into systems you follow every month.



If you're in LEGACY (mostly E's)

You're thinking beyond yourself.

Focus on:

- Estate planning
- Generational wealth transfer
- Impact (family, community, philanthropy)

Your next move:

Design how your wealth lives on without you.



If you're in STACK (mostly C's)

This is where wealth starts forming.

Focus on:

- Investing consistently (retirement, brokerage, etc.)
- Increasing income streams
- Optimizing where your money goes

Your next move:

Make your money work harder than you do.

WHAT YOU SHOULD KNOW

Most people don't fail at money because they lack information.
They fail because they try to skip stages.

Master your level. Then move.

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