



5 QUESTIONS THAT REVEAL YOUR REAL FINANCIAL POSITION

*A quick self-assessment for professionals who thought
having a job was enough of a plan.*

Why This Checklist Exists

I spent 20 years in corporate America — 10 of them at one of the world's largest consulting firms. The month after I received my congratulations letter marking 10 years of service, my job was eliminated.

It was at that moment, I realized I was only 2–3 paychecks away from being broke. I had a 401(k) I barely contributed to, only because they told me it was a “benefit” — but I couldn't understand my own statements. I also realized quickly that having a job did not mean I had a financial plan.

If that sounds familiar, this checklist is for you. It won't fix everything. But it will show you exactly where you stand — and where to start.

The 5 Questions

1. Do you know your real monthly number?

Not your salary. Your actual monthly essential expenses — housing, food, utilities, insurance, transportation, minimum debt payments. Most people have never written this number down. Without it, you cannot know how long you can survive a disruption.

I know my essential monthly expenses to be within \$100.

2. How many paychecks away from broke are you?

Take your savings and divide by your monthly essential expenses. That number is your runway. If it is less than 6 months, you are in a more vulnerable position than you may realize — regardless of how stable your job feels today.

I have at least 6 months of expenses saved outside of retirement accounts.

3. Can you explain how your retirement account is invested?

Not just that you have one — but how it is invested, what it is projected to produce as income, and whether you are on track. If you have been doing the minimum because someone told you having it was a benefit, this is your wake-up call.

I can explain how my retirement account is invested and what it is projected to produce.

4. Do you have a written financial goal?

A wish is not a goal. A goal has a number, a date, and a plan attached to it. Research consistently shows that people with written financial goals accumulate significantly more wealth than those without them — even with similar incomes.

I have a written financial goal with a specific target amount and timeline.

5. Are you paying yourself first — before bills, before anyone else?

The wealthy do not save what is left after spending. They spend what is left after saving. This one habit, practiced consistently, is the single most common thread across virtually every wealth-building strategy that actually works.

I automatically set aside money for myself before any other expense each month.

What Your Score Means

Count how many boxes you were able to honestly check.

5 of 5 — Excellent foundation. *Keep building — the next step is optimization and growth strategy.*

3–4 of 5 — You have the basics but real gaps remain. *One disruption could expose those gaps quickly. Let's close them now.*

1–2 of 5 — Your income is your plan — and that is a risk. *The good news: now you know. And now is the best time to change it.*

0 of 5 — You are exactly where I was after my layoff. *Not a failure — a starting point. The path forward is clearer than you think.*

Your Next Step

A checklist can show you where the gaps are. A strategy session can show you how to close them.

In a complimentary 30-minute strategy session with Intisar Abdul-Sami, you will:

- Get a clear picture of your actual financial position
- Identify the 1–2 moves that would make the biggest difference right now
- Leave with a written action step — not just ideas
- Understand how to build wealth without losing money and with tax advantages

Ready to take the next step?

[Book your complimentary strategy session today.](#)

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