THE MONEY CLARITY AUDIT

A 5-Minute Financial Self-Assessment

See your money clarity score across mindset, cash flow, debt, wealth-building, and digital money literacy.

Before you can build wealth, you need to see clearly where you actually stand. This short audit takes about 5 minutes and gives you an honest, judgment-free snapshot across the five areas that matter most in today's digital economy. Answer each statement on a scale of 1 (strongly disagree) to 5 (strongly agree), then turn to the last page to score yourself.

Let's start with you:

Full Name: ______________________

Email: ______________________

Date: ______________

How to use this audit

1. Answer all 13 statements honestly — there are no wrong answers.
2. Add up your total score using the guide on the final page.

Scale: 1 = Strongly Disagree 5 = Strongly Agree

Section 1 — Mindset & Awareness

#	Statement	1	2	3	4	5
1.	I know, without checking, roughly how much money is in my accounts right now.	○	○	○	○	○
2.	I feel calm — not anxious or avoidant — when I think about my finances.	○	○	○	○	○
3.	I make money decisions from a place of confidence rather than fear or guilt.	○	○	○	○	○

Section 2 — Cash Flow & Structure

#	Statement	1	2	3	4	5
4.	I know my exact monthly income and expenses within a small margin of error.	○	○	○	○	○
5.	I have a system (app, spreadsheet, or process) that tracks my money automatically.	○	○	○	○	○
6.	I have an emergency fund covering at least 3 months of expenses.	○	○	○	○	○

Scale: 1 = Strongly Disagree 5 = Strongly Agree

Section 3 — Debt & Obligations

7. I know the exact interest rate and balance of every debt I carry. 1 ○ 2 ○ 3 ○ 4 ○ 5 ○

8. I have a specific, written plan to pay down my debt. 1 ○ 2 ○ 3 ○ 4 ○ 5 ○

Section 4 — Wealth-Building & Digital Literacy

9. I understand the basic investment vehicles available to me (retirement accounts, index funds, etc.). 1 ○ 2 ○ 3 ○ 4 ○ 5 ○

10. I am comfortable using digital financial tools (banking apps, investment platforms, budgeting software). 1 ○ 2 ○ 3 ○ 4 ○ 5 ○

11. I have more than one income stream, or a clear plan to build one. 1 ○ 2 ○ 3 ○ 4 ○ 5 ○

Section 5 — Vision & Goals

12. I have a clear, specific definition of what financial freedom means to me. 1 ○ 2 ○ 3 ○ 4 ○ 5 ○

13. I have a written 1-year financial goal. 1 ○ 2 ○ 3 ○ 4 ○ 5 ○

YOUR SCORE

Add up all 13 answers to find your Money Clarity Score

Total Score: ________ out of a possible 65

SCORE	TIER	WHAT IT MEANS
53 – 65	**High Clarity**	You have a strong foundation. You're ready to focus on wealth expansion and long-term strategy.
33 – 52	**Developing Clarity**	You have real awareness but gaps in structure or strategy — this is exactly where a guided program accelerates you.
13 – 32	**Early Stage**	Clarity and mindset work will unlock everything else. You're in the right place to start — and closest to a breakthrough.

Ready to turn this score into a plan?

Book your free 20-minute Money Clarity Call and walk through your results with a coach — no matter your score.

[Book your free Clarity Call here → cal.com/nickyjmenakaya/30min]