

WHAT'S IN YOUR CUP?

My Financial Cup Runneth Over

I am employed or retired with income and wealth that more than meets all my basic needs (food, housing, transportation, health)

I may have some debt but it doesn't impact my financial choices in any way.

I may own more than one property and/or I have other investments.

My household can afford several vehicles. And I often fly business or first class.

I never have to avoid medical care due to finances.

I often eat meals out at good restaurants and subscribe to theater, the symphony, the ballet and/or the opera.

I can buy clothes whenever I choose.

I can afford vacations to exotic places and take time off when I need it (if I'm employed).

Your Financial Cup Full

I am employed or retired with enough income to always meet all my basic needs (food, housing, transportation, health)

I may have some debt but it doesn't impact my financial choices.

I own my own home OR I rent a higher end property by choice. I may own more than one property.

My household owns or leases at least one car.

I have adequate access to health care, and do not avoid medical care due to finances.

I have enough extra income to afford meals out, the movies or a concert, new clothes, etc. when I choose.

I can afford vacations and take time off when I want it (if I'm employed).

Your Financial Cup is Adequate

I am employed or retired with enough income to usually meet all my basic needs (food, housing, transportation, health)

I may have some debt but it doesn't impact obtaining my basic needs.

I own or lease a car.

I have adequate access to health care, and do not avoid routine medical care due to finances.

I have some financial savings (am not living paycheck to paycheck).

I have enough extra income to occasionally afford meals out, a concert or a movie, new clothes, etc. without going further into debt.

I can take a vacation annually or every few years without going further into debt.

Your Financial Cup is Low

I struggle to meet my basic needs (food, housing, transportation)

I have enough debt that it impacts my capacity to meet my basic needs.

I pay below median rent, live in subsidized housing or have unstable housing.

I can not afford a car.

I am unemployed or under-employed.

I qualify for government assistance for my basic needs.

I have no savings.

I am unable to afford meals out, a concert or a movie, new clothes, etc.

I can not afford vacations or to take time off from work without a financial burden.

Level of Engagement and Participation

What's in your cup?

	Core	Active	Casual	Resting
Low	1-2%	1-2%	1-2%	1-2%
Adequate	8-10%	5-8%	3-5%	1-3%
Full	13-15%	10-13%	7-10%	5-7%
Runneth Over	15% or more	13% or more	10% or more	7% or more

Level of Engagement and Participation

What's in your cup?

	Core	Active	Casual	Resting
Low				
Adequate				
Full				
Runneth Over				