

# The Three Things

Score yourself on **money & ownership**, **time**, and **security**. Answer for where you are now — not where you mean to be.

**How to use it.** Circle one letter per line. **A** = not you yet · **B** = partway · **C** = a real strength.

## MONEY & OWNERSHIP

Do you own anything that grows or pays you without your labor — retirement, property equity, investments, a business that runs without you?

*A: none · B: a little · C: several*

A  B  C

If your employer offers a **retirement match**, are you capturing all of it?

*A: no, or none offered · B: some · C: all of it*

A  B  C

How much of your income comes from **things you own** rather than **hours you work**?

*A: none · B: a little · C: a real share*

A  B  C

## TIME

Could you take **two full weeks off** without losing income?

*A: no · B: tight · C: yes*

A  B  C

How much **control** do you have over your hours and schedule?

*A: none · B: some · C: full*

A  B  C

One job at reasonable hours, or stacking jobs and long weeks to stay afloat?

*A: stacked · B: busy · C: reasonable*

A  B  C

## SECURITY

How many **months of expenses** could you cover from cash you can reach?

*A: under 1 · B: 1–3 · C: 3–6 or more*

A  B  C

Are you covered for the **big risks** — health insurance, plus income/disability and life cover if people depend on you?

*A: no · B: partly · C: yes*

A  B  C

Is your wealth **spread** across more than one thing, or riding on a single job, asset, or bet?

*A: one thing · B: a few · C: spread*



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### **YOUR THREE SCORES**

Take your **lowest letter** in each block as that area's score.

Money & Ownership: \_\_\_\_\_ · Time: \_\_\_\_\_ · Security: \_\_\_\_\_

The **area with the most A's** is where your next move lives — carry it to Tool 3.