



Financial Clarity Checklist

Identify financial blind spots before applying for funding, disputing accounts, paying collections, or making major financial decisions.

- ◆ Discover hidden risks.
- ◆ Assess your funding readiness.
- ◆ Organize your financial documents
- ◆ Build a strategic action plan.

AUDIT BEFORE ACTION. EVERY TIME.

15-20 MIN

10 SECTIONS

FILLABLE PDF

BONUS:

Includes Financial Health Score & Action Plan

Welcome.

Clarity is not a prerequisite for most people before they make major financial decisions. That is exactly why so many of those decisions produce unexpected results.

Before you apply for funding, dispute accounts, pay off collections, or make any significant move with your finances — you need a complete picture of where you stand.

This checklist guides you through ten critical areas of your financial profile.

The boxes you check will show you your strengths.

The boxes you leave unchecked will show you your greatest opportunities.

Use this resource with intention. Revisit it every quarter.

Your financial clarity begins here.

“

The most expensive financial mistakes happen when action is taken without a complete audit.

— Rebirth Wealth Collective

How to Use This Checklist

- 01 Complete all 10 sections in order — do not skip ahead.
- 02 Check each box only when you can fully and honestly confirm it.
- 03 Unchecked boxes are not failures — they are your highest-priority actions.
- 04 Use the Notes and Reflection pages to capture insights and build your plan.
- 05 Revisit this checklist every quarter to track your progress and adjust.

ESTIMATED COMPLETION TIME:

15-20 minutes

IMPORTANT DISCLAIMER

This educational resource is provided for informational purposes only and does not constitute financial, legal, tax, or credit repair services. Results vary based on each individual's financial profile and circumstances. Always consult a qualified professional before making financial decisions.

Financial Clarity Checklist

1

INCOME REVIEW

STEP 1 OF 10

Understanding your true income is the foundation of every financial decision.

- I know my exact monthly take-home income after all taxes and deductions.
- I have identified every income source — primary, secondary, and passive.
- I understand whether my income is consistent, seasonal, or variable.
- I have calculated my current debt-to-income (DTI) ratio.

2

EXPENSE AUDIT

STEP 2 OF 10

Knowing where your money goes gives you control over where it should go.

- I track all monthly fixed expenses (rent, insurance, loan payments).
- I track all variable and discretionary expenses each month.
- I have identified specific categories where spending can be reduced.
- I have reviewed bank statements for the most recent 90 days.

3

DEBT REVIEW

STEP 3 OF 10

A complete picture of your debt is essential before any funding strategy.

- I have compiled a complete list of all outstanding debts.
- I know the current balance, interest rate, and payment terms for each.
- I know which debts are current, charged off, or placed in collections.
- I understand which debts are directly impacting my financial profile.

Financial Clarity Checklist (continued)

4

CREDIT PROFILE SNAPSHOT

STEP 4 OF 10

Your credit profile is a data file — accuracy determines your outcomes.

- I have reviewed my reports from all three major credit bureaus.
- I have verified that all personal information is current and accurate.
- I have identified accounts that are duplicate, outdated, or inaccurate.
- I have reviewed my payment history and current credit utilization rate.

5

SAVINGS & EMERGENCY FUND

STEP 5 OF 10

Financial stability requires reserves before growth strategies are pursued.

- I know the exact amount I currently hold across all savings accounts.
- I have at least one full month of essential expenses held in reserve.
- I am making regular, consistent contributions to my savings.

6

FINANCIAL GOALS

STEP 6 OF 10

Clarity of purpose drives strategic decision-making and measurable progress.

- I have defined clear and specific short-term financial goals.
- I have defined clear and specific long-term financial goals.
- I have established a realistic target timeline for each goal.
- I understand the specific action steps required to achieve each goal.

Financial Clarity Checklist (continued)

7

DOCUMENTATION READINESS

STEP 7 OF 10

Having the right documents prepared separates prepared applicants from rejected ones.

- Recent pay stubs (within the last 30 days)
- Bank statements (most recent 2-3 months)
- Federal tax returns (most recent 2 years)
- Government-issued photo identification
- Proof of current residential address
- Business documents (if applicable)

8

FUNDING READINESS

STEP 8 OF 10

Lenders evaluate specific factors — understanding them is your strategic advantage.

- I understand the qualification criteria of my target funding sources.
- I know which specific factors lenders and underwriters evaluate.
- My current financial profile supports my stated funding objectives.
- I have a defined strategy prepared before submitting any application.

9

DATA ACCURACY REVIEW

STEP 9 OF 10

Inaccurate data creates inaccurate outcomes — review before acting.

- I have carefully reviewed all information reported on my financial profile.
- I have documented every inaccuracy or inconsistency I discovered.
- I understand how each data error directly affects my financial outcomes.
- I have a strategic plan to address each identified data issue.

Financial Clarity Checklist (continued)

10

ACTION PLAN

STEP 10 OF 10

A plan without a timeline is a wish — commit to specific steps and dates.

- I have identified my top three financial priorities in order of impact.
- I know exactly which issue to address first and the specific reason why.
- I have committed to a clear and written 30-90 day action plan.
- I am fully prepared to take consistent, strategic, and intentional action.

My Notes & Priorities

Use this page to capture insights, open questions, and priorities uncovered during your checklist review.

BIGGEST FINANCIAL CONCERNS

ACCOUNTS REQUIRING REVIEW

QUESTIONS TO RESEARCH

IMMEDIATE ACTION ITEMS

30-DAY PRIORITIES

LONG-TERM WEALTH GOALS

Financial Health Score

Count the total number of boxes you checked and find your current level of financial clarity below.

0 – 10

Foundation Needed

Your journey is beginning. Focus on financial awareness, organization, and building the right structure.

11 – 20

Building Momentum

A solid foundation exists. Build on it with consistent, intentional, and strategic action every month.

21 – 30

Strategically Positioned

Strong awareness and structure. Identify remaining gaps, close them, and refine your overall strategy.

31 – 40

Funding Ready

You are well-positioned to pursue funding and financial opportunities with confidence and clarity.

Your score highlights where greater structure and strategic planning can improve your financial outcomes.

MY FINANCIAL HEALTH SCORE:

TOTAL BOXES CHECKED: _____ / 40



Financial clarity is the foundation of every smart financial decision.

Structure beats shortcuts. Fix the data. Fix the outcome.

— Rebirth Wealth Collective

Final Reflection

Take a moment to reflect. The clarity you create here becomes the strategy you act on tomorrow.

01 What is the biggest issue currently affecting your financial profile?

02 What should you stop doing immediately that is harming your financial health?

03 What are your top three concrete next steps — starting this week?

04 What financial goal are you committed to achieving within 90 days?

Awareness creates clarity. Clarity drives better decisions.

— Rebirth Wealth Collective

READY FOR A PERSONALIZED FINANCIAL AUDIT?

If This Checklist Revealed Gaps In Your Financial Profile — Let Us Build Your Strategic Roadmap.

Stop guessing. Get a strategic roadmap tailored to your exact financial profile.

Limited audit appointments are available each month.

YOUR FINANCIAL AUDIT INCLUDES:

- ◆ Comprehensive review of income, expenses, debt, and financial data
- ◆ Identification of financial blind spots and data inaccuracies
- ◆ Customized 30-90 day action plan with clear, prioritized next steps
- ◆ Strategic recommendations aligned with your specific financial goals

INVESTMENT
\$200

BOOK YOUR FINANCIAL AUDIT

rebirthwealthcollective.com/audit



SCAN TO BOOK

Financial Terms to Know

Understanding these terms will help you interpret your financial profile and make more strategic decisions.

Debt-to-Income Ratio (DTI)

A percentage comparing your total monthly debt payments to your gross monthly income. Lenders use DTI to evaluate your capacity to manage additional obligations. Most lenders prefer a DTI below 43%. A lower ratio signals stronger financial positioning.

Credit Utilization

The percentage of your available revolving credit that is currently in use. A \$2,000 balance on a \$10,000 limit equals 20% utilization. Lower utilization generally improves how your profile is evaluated. Keeping utilization below 30% is widely considered a strategic benchmark.

Charge-Off

A designation applied by a creditor when a debt has been written off as a loss — typically after 120 to 180 consecutive days of non-payment. A charge-off does not eliminate the debt. It may be transferred to a collection agency and continues to affect your financial profile and funding eligibility.

Collection Account

An account transferred to a collection agency after the original creditor determines the debt is unlikely to be repaid through standard means. Collection accounts are reported to credit bureaus and can significantly affect how lenders and creditors evaluate your profile and determine your eligibility for funding.

Data Accuracy

The correctness and completeness of all information reported about your financial profile. Inaccurate data — including incorrect balances, duplicate accounts, or outdated records — can negatively affect your outcomes. Reviewing and correcting inaccurate data is a core element of any sound financial strategy.

Funding Readiness

The overall state of your financial profile as it relates to qualifying for a loan, line of credit, or other funding opportunity. Funding readiness is assessed through factors such as income stability, debt-to-income ratio, credit profile health, documentation availability, and strategic preparation before application.

Informed decisions begin with accurate information.

— Rebirth Wealth Collective