

# **HRT Empowerment Score**

The *HRT Empowerment Score* is designed to assist you in enhancing your financial picture no matter where you are currently. Complete the short questionnaire below and calculate your score. Then contact us for the assistance you require based on the results of your score. To access the tools you need see the links below:

**Questions :** (select a, b, c or d)

1) My net (after total monthly expenses) income is:

- a) 20% or more of my monthly take home pay
- b) 10-19% of my monthly take home pay
- c) 5-9% of my monthly take home pay
- d) less than 5% of my monthly take home pay

(Budget Worksheet attached. Divide your net monthly income by your take home pay to get the above number. )

2) The total of my savings, stocks, bonds, mutual funds and checking account:

- a) equals six times my monthly expenses
- b) equals 4-5 times my monthly expenses
- c) equals 2-3 times my monthly expenses
- d) equals less than two times my monthly expenses

(Budget Worksheet attached. Take your monthly expenses and multiply by the appropriate number above to compare to your total savings)

3) My FICO score is:

- a) 700 or above
- b) 650-699
- c) 600-649
- d) below 600

(For a free copy of your FICO score go to [www.truecredit.com](http://www.truecredit.com))





## ***Take action on your HRT Empowerment Score!!***

**If your score is:**

**94-100      Become an “Equity partner” with HRT**

**84-93      Time for a Financial Plan**

**76-84      Do some minor Financial Re-tooling**

**75 and below      Consultation is in order**

***Contact HRT for more information***