

Appendix A1: Financial Starter Checklist

Task	Completed? Yes/No	Notes
Create a written monthly budget.	Yes / No	
Open/maintain an emergency fund.	Yes / No	Target: 3–6 months of expenses
Set a SMART financial goal.	Yes / No	Specific, Measurable, Achievable, etc.
Track net worth using a spreadsheet.	Yes / No	Update quarterly
Invest in a diversified ETF portfolio.	Yes / No	Use TFSA/RRSP/IRA where available
Review credit card debt.	Yes / No	Create a repayment plan if applicable
Identify risk tolerance	Yes / No	Use investor questionnaires if unsure

Appendix A2: Monthly Financial Scorecard

Category	Target	Actual (Y/N)	Comment
Income			
Expenses (Total)	≤ Budget		
Savings Rate	≥ 20%		
Investment Return	Benchmark level		Adjust for risk level.
Net Worth Growth	Positive trend		
Debt Reduction	Downward trend		
Goal Progress (Y/N)	On track		
Emotional Spending Score	1 (Low)—5 (High)		Identify triggers

Appendix A3: Golf vs Finance Analogy Map

Golf Concept	Financial Concept	Key Message
Handicap	Net Worth / Financial Position	Measure improvement, not perfection
Fairways Hit	Budget Accuracy	Consistency in discipline
Greens in Regulation	Savings & Investment Habit	Set up for success
Specialty Shots	Advanced Investing	Only for experienced and trained players
Scorecard Review	Monthly Finance Review	Know what's working and what isn't

Appendix A4: Visualization and Goal Setting Planner

- **Long-term vision:**

Describe what success looks like for you financially and in lifestyle.

- **Key financial goals (1, 3, and 5-year horizon):**

- 1.
- 2.
- 3.

- **Emotional triggers to monitor:**

E.g., impatience in investing, reaction to news, etc.

- **Daily visualization habit:**

Morning or evening practice to stay focused and resilient.