

## Appendix A8: Annual Financial Review Template

Use this as your personal “year-end round” evaluation—like reviewing your season performance in golf.

Category	Current	Last Year	% Change	Action/ Next Step
Net Worth				
Total Savings				
Total Investment Portfolio				
Average Savings Rate				
Debt (All Forms)				
Investment Return (%)				
Financial Goals Progress				e.g. retirement, home
Major Purchases or Events				

### Suggested Reflection Prompts

Take a quiet moment and journal your answers:

1. What financial habit helped me most this year?
2. Where did I let emotions influence my decisions—in golf or money?
3. Which club (or financial tool) do I overuse? Underuse?
4. What one behavior could I improve to lower my ‘financial handicap?’
5. Where did I experience absolute joy in both golf and life? How can I create more of it?