

Survival kit Playlist for the over 40s

Topic/Hit song		Select	Points
My home			
a) I'll be mortgage-free by 65 - <i>I'm free (to do what I want)</i>	<input type="radio"/>		20
b) I'll have a small mortgage after 65 (less than \$50k) - <i>Slice of heaven</i>	<input type="radio"/>		10
c) I'll have a large mortgage after 65 (more than \$50k) - <i>Under pressure</i>	<input type="radio"/>		5
d) I am renting (I'll be renting after 65) - <i>Sign o' the times</i>	<input type="radio"/>		0
My home total:			

My spending		Select	Points
It's normal for me to spend more than I earn:			
Yes - <i>Hey Big Spender</i>	<input type="radio"/>		-10
No - <i>Can't touch this</i>	<input type="radio"/>		10
a) Credit card - I pay it off in full every month - <i>Wouldn't it be good to be in your shoes</i>	<input type="radio"/>		20
b) Credit card - I pay more than the minimum - <i>I don't want to talk about it</i>	<input type="radio"/>		-10
c) Credit card - I pay the minimum amount - <i>Highway to Hell</i>	<input type="radio"/>		-20
d) I owe money on hire purchase or a personal loan (not interest-free) - <i>Money's too tight to mention</i>	<input type="radio"/>		-20
My spending total:			

My saving and investing		Select	Points
I'm in KiwiSaver/private pension scheme:			
Yes - <i>I'm a believer</i>	<input type="radio"/>		10
No - <i>Is there something I should know?</i>	<input type="radio"/>		-5
My KiwiSaver contribution rate is:			
3% - <i>You ain't seen nothing yet</i>	<input type="radio"/>		10
4% - <i>Now we're getting somewhere</i>	<input type="radio"/>		15
8% - <i>Sweet dreams are made of this</i>	<input type="radio"/>		30
I'm not contributing - <i>The only way is up</i>	<input type="radio"/>		-5
I know which KiwiSaver fund I'm in:			
Yes - <i>Opportunities</i>	<input type="radio"/>		10
No - <i>Land of confusion</i>	<input type="radio"/>		-5
I got the KiwiSaver member tax credit last year:			
Full - <i>Money for nothing</i>	<input type="radio"/>		10
Partial - <i>Don't stop till you get enough</i>	<input type="radio"/>		5
No - <i>Don't look back in anger</i>	<input type="radio"/>		-10
I have other investments (e.g. term deposits, shares)			
Under \$50k - <i>Alive and kicking</i>	<input type="radio"/>		10
\$50k- \$100k - <i>Movin on up</i>	<input type="radio"/>		20
Over \$100k - <i>Good times roll</i>	<input type="radio"/>		30
None - <i>Maybe tomorrow</i>	<input type="radio"/>		0
I have a weekly/monthly budget:			
Yes - <i>Don't stop</i>	<input type="radio"/>		10
No - <i>Something better change</i>	<input type="radio"/>		-10
I have a retirement plan:			
Yes - <i>Freedom!</i>	<input type="radio"/>		10
No - <i>Livin' on a prayer</i>	<input type="radio"/>		-10
My saving and investing score:			

My cover		Select	Points
I have a savings buffer:			
a) 1 months' pay - <i>Give a little bit</i>	<input type="radio"/>		10
b) 2 months' pay - <i>2 out of 3 ain't bad</i>	<input type="radio"/>		20
c) 3 months' pay - <i>Heroes</i>	<input type="radio"/>		30
d) None - <i>Stuck in a moment</i>	<input type="radio"/>		-10
My house is insured:			
Yes - <i>Bridge over troubled water</i>	<input type="radio"/>		10
No - <i>The Gambler</i>	<input type="radio"/>		-20
My contents are insured:			
Yes - <i>Accidents will happen</i>	<input type="radio"/>		10
No - <i>Call it the blues</i>	<input type="radio"/>		-10
My car is insured:			
Yes - <i>On the road again</i>	<input type="radio"/>		10
No - <i>Road to nowhere</i>	<input type="radio"/>		-10
My life is insured:			
Yes - <i>Hallelujah</i>	<input type="radio"/>		10
No - <i>Don't leave me this way</i>	<input type="radio"/>		-10
I have a will:			
Yes - <i>From me, to you</i>	<input type="radio"/>		10
No - <i>Another one bites the dust</i>	<input type="radio"/>		-10
My cover total:			

Your score:

Total	
0 - 100	= Need help - <i>Fix You</i>
100 - 150	= Work to do - <i>Rome wasn't Built in a Day</i>
150+	= On track - <i>Time of your life</i>