Survival kit Playlist for the over 65s

My home	Select	Points
a) I am mortgage-free - *I'm free (to do what I want)*	○	20
b) I have a small mortgage (less than $50k) - *Slice of heaven*	○	10
c) I have a large mortgage (more than $50k) - *Under pressure*	○	5
d) I am renting - *Sign o' the times*	○	0
My home: total:		

My spending	Select	Points
a) Credit card – I pay it off in full every month - *Wouldn't it be good to be in your shoes*	○	20
b) Credit card – I pay more than the minimum - *I don't want to talk about it*	○	-10
c) Credit card – I pay the minimum amount - *Highway to Hell*	○	-20
d) I owe money on hire purchase or a personal loan (not interest-free) - *Money's too tight to mention*	○	-20
My spending total:		

My saving and investing

I have money in KiwiSaver (or private pension scheme)

Yes - *I'm a believer*	○	10
No - *Is there something I should know?*	○	-5

I have other investments (e.g. term deposits, shares)

Under $50k - *Alive and kicking*	○	10
$50k- $100k - *Moving on up*	○	20
Over $100k - *Good times Roll*	○	30
None - *If I could turn back time*	○	0

I have a weekly/monthly budget:

Yes - *Don't worry, be happy*	○	10
No - *Something better change*	○	-10

I have a retirement plan

Yes - *Freedom!*	○	10
No - *Livin' on a prayer*	○	-10
My saving and investing:		

Total		
0 – 80	= **Need help** - *Fix You*	
80 - 120	= **Work to do** - *Rome wasn't Built in a Day*	

My cover

My house is insured:

Yes - *Bridge over troubled water*	○	10
No - *The Gambler*	○	-20

My contents are insured:

Yes - *Accidents will happen*	○	10
No - *Call it the blues*	○	-10

My car is insured:

Yes - *On the road again*	○	10
No - *Road to nowhere*	○	-10

I have regular health checks

Yes - *Dr I like your medicine*	○	10
No - *It's all over now*	○	- 10

I have a will:

Yes - *From me, to you*	○	10
No - *Another one bites the dust*	○	- 10

I have enduring powers of attorney

Yes - *With a little help from my friends*	○	10
No - *Don't leave me this way*	○	- 10
My cover total:		

Your score:		