

THE BABYLON PRINCIPLES SCORECARD (100 Points)

A simple, honest, and modern way to evaluate your financial habits.

Choose one number for each statement and write that number in the far-right column:

0 = Not True

3 = Sometime True

5 = Consistently True

CATEGORY	STATEMENT	YOUR SCORE
Pay Yourself First	I save at least 10% of everything I earn.	
Pay Yourself First	I automate my savings and investing.	
Pay Yourself First	I increase my savings rate as my income grows.	
Guard Your Money With Skilled Advice	I consult qualified professionals before major financial decisions.	
Guard Your Money With Skilled Advice	I avoid investments or products I do not fully understand.	
Guard Your Money With Skilled Advice	I have an advisor who puts my interests first.	

Scorecard continues on next page.

CATEGORY	STATEMENT	YOUR SCORE
Make Your Money Work Wisely	My portfolio follows a disciplined, long-term plan.	
Make Your Money Work Wisely	My portfolio follows a disciplined, long-term plan.	
Live Below Your Means	My lifestyle supports—rather than competes with—my long-term goals.	
Live Below Your Means	I maintain margin for saving, giving, and surprises.	
Live Below Your Means	I consciously distinguish wants from needs when making spending decisions.	
Treat Debt With Respect	I avoid taking on debt for lifestyle upgrades or impulse decisions.	
Treat Debt With Respect	My debt load (if any) does not restrict my flexibility or peace of mind.	
Treat Debt With Respect	I have a clear plan for eliminating or managing my debt responsibly.	
Protect Your Downside	I maintain an adequate emergency fund.	

Scorecard continues on next page.

CATEGORY	STATEMENT	YOUR SCORE
Protect Your Downside	My insurance coverage is appropriate for my needs and stage of life.	
Protect Your Downside	My estate documents are current and reflect my wishes.	
Grow Your Ability to Earn	I invest in skills, health, relationships, and adaptability.	
Grow Your Ability to Earn	I remain valuable, engaged, and curious in my work or purpose.	

(Add all numbers together from your score column.)

TOTAL SCORE: _____

Refer to “**Timeless Lessons of the Richest Man in Babylon**,” a letter from Scott Van Den Berg, CFP®, ChFC®, CEPA®, AIF®, CRPS®, CMFC®, AWMA®, President of Century Management Financial Advisors, to understand your final score above and next steps.

For personalized guidance and to discuss your results in more detail, please contact Scott directly at 512-636-2026 or email svandenberg@cm-ic.com