

PERSONAL FINANCIAL SWOT ANALYSIS

STRENGTHS

Skills, habits and resources supporting your finances

	Strength	Notes / Examples
1		
2		
3		

WEAKNESSES

Habits or gaps limiting financial growth

	Weakness	Notes / Examples
1		
2		
3		

THREATS

External factors you can leverage

	Opportunities	Notes / Examples
1		
2		
3		

OPPORTUNITIES

Challenges or risks to be aware of

	Threats	Notes / Examples
1		
2		
3		



REFLECTION & ACTION PLAN

Action step	Target date	Notes



FINANCIAL GOAL SETTING

Purpose: Set short, medium and long-term financial goals.

Goal description	Time frame	Step to achieve goal	Progress tracker	Alignment with personal values
	Short-term (1 - 6 months)			
	Medium-term (6 - 12 months)			
	Long-term (1+ years)			

MONEY MINDSET SELF-REFLECTION

Purpose: Examine beliefs and attitudes about money.

LIMITING BELIEFS - E.G." I'M NOT GOOD WITH MONEY"

1	
2	
3	

**POSITIVE STATEMENTS - REWRITE EACH BELIEF
INTO A POSITIVE, EMPOWERING STATEMENT**

1	
2	
3	

ACTION STEP TO REINFORCE MINDSET - ONE ACTION YOU CAN TAKE INTO REINFORCE THIS NEW MINDSET

Action	Target date	Notes



PERSONAL STRENGTHS & WEAKNESS CHECKLIST

Purpose: Rate personal skills and habits impacting financial decisions.

Instructions: Rate yourself 1 - 5 in each category and highlight areas for improvement.

Category	self-rating (1 - 5)	Comments / areas for improvement
Budgeting / Planning		
Decision-making		
Confidence in financial conversations		
Saving & investing habits		
Stress management & resilience		

PROGRESS TRACKER & REFLECTION

Purpose: Monitor growth over time and reflection on achievements.

Goal	Achieved (Yes/No/ Partial)	Skills developed / improved	Challenges faced	Next steps / adjustments	Lessons learned

Instructions: Update this page regularly to track progress, identify patterns and adjust strategies.