

INVEST LIKE A WARRIOR FINANCIAL CHARACTER SHEET

CHARACTER NAME

DATE

CHOOSE YOUR CLASS — CIRCLE ONE

☐ KNIGHT

☐ SAMURAI

☐ PIRATE

☐ VIKING

☐ MONK

☐ NINJA

ABILITY SCORES

8–20 · nobody scores below 8



STRENGTH

income — yearly, all sources



DEXTERITY

liquidity — months of cover: _____



CONSTITUTION

net worth — from the panel at right



INTELLIGENCE

credit — your score: _____



WISDOM

debt discipline — your DTI: _____



CHARISMA

network — who'd say yes: _____

Fragile 8–10 · Stable 12–14

Strong 16–18 · Legendary 20

Circle your lowest score — that's your first quest.

INCOME SOURCES

the tax-return test — list every stream

SOURCE

HRS / WK

\$/ MONTH

TOTAL

↳ feeds your STRENGTH score · yearly = monthly total × 12

NET WORTH

what you own minus what you owe

own a home? full value in assets, mortgage in debts — equity is what's left

ASSETS

DEBTS

TOTAL

TOTAL

ASSETS TOTAL

— DEBTS TOTAL

= NET WORTH

Below zero? Every warrior starts somewhere — your first quest is now clear.

↳ feeds your CONSTITUTION score

GOALS — CIRCLE YOUR TOP 3 SIDE QUESTS

what do you want to learn next?

- ☐ Buy a home
- ☐ Learn the stock market
- ☐ Crush debt
- ☐ Real estate investing
- ☐ Travel more

- ☐ Start a business
- ☐ Retire early
- ☐ Build emergency fund
- ☐ Fund education
- ☐ Build legacy wealth

MY FIRST QUEST — FROM MY LOWEST SCORE: _____

the workshop — list every debt. Boss fights are winnable.

[illegible]

TOTAL DEBTS

- Carry the **BALANCE** total to the **FRONT** page (debts column).
- The **MIN / MO** total feeds **WISDOM** on the front (debt payments ÷ income).

FIRST TARGET

highest APR first — every campaign needs an opening victory.

DEBTS FEELING LIKE A BOSS FIGHT?

Bring this sheet to a free strategy session — untangling debts is what the intake is for.
investlikeawarrior.com/intake

BATTLE SCARS

every warrior carries them — name the ones that shaped your money story.

INVEST LIKE A WARRIOR

HOW TO CALCULATE YOUR SCORES

Use this page while you fill in your sheet — then keep it with your journal, or toss it. It's yours either way.

1 STRENGTH — INCOME

Add up every income stream on page 1. Paid monthly? Your monthly total $\times 12$ is your yearly number.

$\leq \$20k \rightarrow 8 \cdot \$20\text{--}40k \rightarrow 10 \cdot \$40\text{--}55k \rightarrow 12 \cdot \$55\text{--}75k \rightarrow 14$

$\$75\text{--}100k \rightarrow 16 \cdot \$100\text{--}150k \rightarrow 18 \cdot \$150k \text{ or more} \rightarrow 20$

Exactly on a boundary — \$75,000 on the nose? Take the band that ends at your number: \$75k $\rightarrow 14$.

Example: \$4,200 a month $\times 12 = \$50,400$ a year $\rightarrow$ Strength 12.

2 DEXTERITY — LIQUIDITY

If your income stopped today, how many months could your savings cover your bills? Count only full months.

Under 1 month $\rightarrow 8 \cdot 1 \rightarrow 10 \cdot 2 \rightarrow 12 \cdot 3 \rightarrow 14 \cdot 4 \rightarrow 16 \cdot 5 \rightarrow 18 \cdot 6 \text{ or more} \rightarrow 20$

Example: \$6,000 saved $\div \$2,400$ a month in bills = 2.5 $\rightarrow$ count 2 full months $\rightarrow$ Dexterity 12.

3 CONSTITUTION — NET WORTH

Everything you own minus everything you owe. The Net Worth panel on page 1 does this math — the Debt Ledger (page 2) holds the full list.

$\$10k \text{ or less} \rightarrow 8 \cdot \$10\text{--}50k \rightarrow 10 \cdot \$50\text{--}100k \rightarrow 12 \cdot \$100\text{--}250k \rightarrow 14$

$\$250\text{--}500k \rightarrow 16 \cdot \$500k\text{--}\$1M \rightarrow 18 \cdot \text{over } \$1M \rightarrow 20 \cdot \text{below zero} \rightarrow 8$

Own a home? List its full value in assets and its mortgage in debts — a \$320k home with \$260k owing puts \$60k of equity on your sheet by itself. Never enter equity alone: the mortgage counts twice.

Example: \$48,000 in assets $- \$71,000$ in debts = $-\$23,000 \rightarrow$ Constitution 8. A starting line, not a verdict.

4 INTELLIGENCE — CREDIT

Your credit score (FICO). Don't know it? Most banking apps show it free — write it next to Intelligence on page 1.

Poor 300–579 $\rightarrow 8 \cdot$ Fair 580–669 $\rightarrow 10 \cdot$ Good 670–739 $\rightarrow 14$

Very Good 740–799 $\rightarrow 18 \cdot$ Exceptional 800–850 $\rightarrow 20$

Example: a 705 score $\rightarrow$ Good $\rightarrow$ Intelligence 14.

5 WISDOM — DEBT-TO-INCOME

Add every debt's minimum monthly payment (the Ledger's MIN / MO total, page 2), then divide by your monthly income.

15% or less $\rightarrow 20 \cdot 16\text{--}25\% \rightarrow 18 \cdot 26\text{--}35\% \rightarrow 16 \cdot 36\text{--}43\% \rightarrow 14$

$44\text{--}50\% \rightarrow 12 \cdot 51\text{--}60\% \rightarrow 10 \cdot 61\% \text{ or more} \rightarrow 8$

Example: $\$600 \div \$3,000 = 20\% \rightarrow$ Wisdom 18.

6 CHARISMA — NETWORK

The favor test: count the people you could ask for a professional favor — a referral, an introduction, a funding connection — and reasonably expect a yes. Not followers. People who'd actually say yes.

0–2 $\rightarrow 8 \cdot 3\text{--}5 \rightarrow 10 \cdot 6\text{--}10 \rightarrow 12 \cdot 11\text{--}20 \rightarrow 14$

$21\text{--}35 \rightarrow 16 \cdot 36\text{--}50 \rightarrow 18 \cdot 51 \text{ or more} \rightarrow 20$

Example: you count 9 people $\rightarrow$ Charisma 12.

READING YOUR SCORES

8–10 Fragile · 12–14 Stable · 16–18 Strong · 20 Legendary

Every score floors at 8 — every warrior starts with some strength.

Circle your lowest score on page 1 — that's your first quest.