

Potty Pointers

Check Your Benchmarks



How's your health? What about your financial situation? If you're not sure, there's an easy way to keep tabs on your health and wealth status. Compare yourself with recommended benchmarks.

Keep an eye on these health benchmarks:

- **Blood Pressure** – Normal blood pressure is 120/80.
- **Cholesterol** – Doctors usually want to see levels below 200.
- **Diet** – Eat about 4 ½ cups of fruits and vegetables a day.
- **Exercise** – Exercise at least 2.5 hours each week (5 or more is better).

Monitor these wealth benchmarks:

- **Debt-to-Income Ratio** – Monthly debt should be 15% or less of take-home pay. A ratio of 20% or more is considered dangerous.
- **Credit Score** – The higher the better. FICO scores range from the 300s to the 800s, Vantage scores range from 501-990.
- **Emergency Fund** – An emergency fund should be large enough to cover 3-6 months of expenses.
- **Net Worth** – Subtract total household debt from total household assets.



Learn more strategies for success with Small Steps to Health and Wealth.

- Visit our website at arfamilies.org.
- Like Arkansas Saves on Facebook.
- Follow Dr. Laura Connerly on Twitter.



U of A **DIVISION OF AGRICULTURE**
RESEARCH & EXTENSION
University of Arkansas System