

## Financial Self Assessment

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- \_\_ 1. Do you use your credit card(s) monthly or more?
- \_\_ 2. Do you use your credit card(s) for groceries or other basic needs?
- \_\_ 3. Do you use your credit card(s) as an emergency account?
- \_\_ 4. Do you mostly pay the minimum balance on your credit card(s)?
- \_\_ 5. Do you typically have more month left over than money?
- \_\_ 6. Do you have an emergency savings account?
- \_\_ 7. Do you *put* money into savings every month?
- \_\_ 8. Do you save for major purchases?
- \_\_ 9. Do you *use* a budget?
- \_\_ 10. Do you update your budget every month?
- \_\_ 11. Do you know what you can cut out of your budget?
- \_\_ 12. Do you look at all your monthly statements?
- \_\_ 13. Do you reconcile your accounts?
- \_\_ 14. Do you know how much you owe for each account?
- \_\_ 15. Do you know your interest rates for each account?

For items 1 – 5, add 2 points for a “**yes**” response.

For items 6 – 15, add 1 point for a “**no**” response.

\_\_\_\_\_ Total

Scores range from 0 – 20: with 20 indicating poor financial awareness. Like golf the goal, the lower the better. The good news is these are behaviors that you can change right now.