

Rate Your Financial Behavior on a Scale of 1 to 5

1=Never 2=Rarely 3=Sometimes 4=Usually 5=Always

1. I keep track of my expenses on a regular basis.

1 2 3 4 5

2. I put money aside for future purchases or emergencies.

1 2 3 4 5

3. I prepare a budget every month.

1 2 3 4 5

4. I make goals about how to spend money and I discuss them with my family.

1 2 3 4 5

5. I comparison-shop or buy things on sale.

1 2 3 4 5

6. I earn more money than I spend (I am not in debt).

1 2 3 4 5

7. I feel secure in my current financial situation.

1 2 3 4 5

8. I feel confident about my financial future.

1 2 3 4 5

9. I currently have or own in my name: (circle all that apply)

Savings or Share Account

Checking or Share Draft Account

Automobile loan

Credit Card

Certificate of Deposit

Mutual Fund

Student Loan

Home or Home Mortgage

Personal or Consumer Loan

Stocks

Pension Plan/Fund

Rate Your Financial Behavior on a Scale of 1 to 5 (cont'd)

1=Never 2=Rarely 3=Sometimes 4=Usually 5=Always

10. I pay only the minimum amount due on my monthly bills.

1 2 3 4 5

11. I pay my bills late.

1 2 3 4 5

12. I receive past due notices or calls from collection agencies.

1 2 3 4 5

13. I charge basic expenses on my credit card or take out loans for them.

1 2 3 4 5

14. I pay more than one third of my monthly income on debt, for example on credit card payments.

1 2 3 4 5

15. I worry that I will be turned down for credit because of my credit history.

1 2 3 4 5

16. If I own my home, I worry that I might lose it because of high payments or expensive loan terms.

1 2 3 4 5

17. I decide not to pay off one bill in order to be able to pay another one.

1 2 3 4 5

18. I dip into my savings to pay off bills.

1 2 3 4 5

19. I check the full cost of items I buy on credit, not just the monthly payment.

1 2 3 4 5