

## FINANCIAL BEHAVIORS ASSESSMENT

Circle the best answer to each statement.

1. I accept a job when I am ready for a change or to do something that I have always wanted to do even if it means a cut in pay or benefits. E  
I will continue to work a job that I don't like because it pays well. D
2. I only buy things I need and rarely buy things that I want. C  
I will purchase an item that I may not need now but will need in the coming future. A
3. When I get unexpected income, I spend it on something I always wanted but couldn't afford. A  
When I get unexpected income I always save a portion and invest a portion. B
4. Once I make a plan I stick to it. B  
I will alter my plans based on what others want to do. E
5. I conduct a lot of research before I make a large purchase? B  
I reward myself by buying the things that I like. A
6. I track my money and I always know how much is coming in and how much is going out. C  
Except for paying monthly bills I do not track my spending. E
7. I spend money when I am unhappy as a source of comfort or to make me feel better. A  
I enjoy saving money more than spending it. C
8. I eat out more than once a week A  
I plan my meals of the weekly basis. B
9. It is important for me to discuss any spending that is going to impact the household. B  
I keep secrets about how much money I have spent on purchases that I have made. A
10. I buy things that I don't need if someone asks me to support what they are doing. D  
I have no problem telling people NO if I do not have the money. B

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|-----|--|---|
| 11. | I only buy things if I have the cash on hand to purchase them.   | B |
|     | I buy things on credit when I don't have the money to pay for it.                                      | A |
| 12. | I never have enough money to save due to my monthly bill obligations.                                  | A |
|     | I save money each month.   | B |
| 13. | When I set a spending budget I often find myself going over budget.                                    | E |
|     | If I feel something is too expensive I look for less expensive alternatives.                           | B |
| 14. | I like having the latest version of everything? (i.e. phone, computer).                                | A |
|     | If my device still works properly, I see no need to replace it for a newer model.                      | C |
| 15. | When I go grocery shopping I always end up buying things that are not on the list?                     | E |
|     | My grocery list is based on my food budget for the week.   | B |
| 16. | I buy things even if I cannot afford it?   | A |
|     | I set a budget of how much I am going to spend on a certain item?                                      | B |
| 17. | I only purchase cars that I can pay for with cash or pay off within 3 years.                           | B |
|     | When planning to purchase or lease a vehicle, I decide whether I can afford it by the monthly payment. | A |
| 18. | It seems most people I know are better off than I am.  | A |
|     | It would feel strange to have more money or nicer things than my friends or family.                    | D |
| 19. | I like being up to date with my clothes, phone, car, and other gadgets.                                | A |
|     | When I get money, I like to give some to others.   | D |

A: \_\_\_\_\_ B: \_\_\_\_\_ C: \_\_\_\_\_ D: \_\_\_\_\_ E: \_\_\_\_\_

### ASSESSMENT KEY

A = Spender

B = Strategist

C = Security

D = Generous

E = Naturalist

## WHERE DO I STAND FINANCIALLY?

Place an "X" in the box that best describes you.

| QUESTION  | YES | NO |
|---|-----|----|
| Do you ever have to borrow money to make ends meet?   |     |    |
| When you were growing up as a child were you taught about managing money?                                 |     |    |
| Do you currently have life Insurance?   |     |    |
| Do you pay late fees because you are not paying your bills on time?                                       |     |    |
| Have you ever filed or considered filing for bankruptcy?  |     |    |
| If your car broke down today and it cost \$550 to get it fixed do you have the cash to get the car fixed? |     |    |
| Do you have credit cards?   |     |    |
| Do your credit cards carry a balance?   |     |    |
| Do you pay off your credit cards at the end of the month?   |     |    |
| Have you ever use one credit card to pay off another?   |     |    |
| Do you pay more than the minimum due on your credit cards?  |     |    |
| Do you enjoy what you do to make a living?  |     |    |
| Do you consider your job to just be a means to pay bills?   |     |    |
| If you lost your job do you have at least 3 months of expenses saved up?                                  |     |    |
| Do you have a monthly budget?   |     |    |
| Are you charged with NSF fees from your bank on the regular basis?  |     |    |
| Do you take advantage of buy now pay later deals?   |     |    |
| The only income I will have coming in when I retire is Social Security.                                   |     |    |