

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.		