



Your Financial Health Assessment

Take the following three-part quiz to see what shape your finances are in. You may be doing well in one area and need help in another, or this assessment may uncover that you need more help than you thought. Regardless of your scores, we are here to help you take control of your finances today.

PART I: HOW WELL ARE YOU MANAGING YOUR MONEY?

- ☐ When an unpredictable expense such as a car repair or medical bill occurs, I have to skip other bills or use a credit card to pay for it.
- ☐ I sometimes have to borrow money in order to pay rent or buy groceries.
- ☐ I frequently rely on the overdraft protection of my checking account.
- ☐ I don't put money into savings each month.
- ☐ I have trouble keeping my spending under control.
- ☐ I don't balance my checkbook regularly.
- ☐ I have to take out new loans to pay off old ones.
- ☐ I have drawn money from savings in order to pay regular monthly bills.
- ☐ I have less than one month's expenses in a savings account.
- ☐ I don't really know where my paycheck goes.

Your Money Management Score:

Give yourself one point for each box you checked.

Red Zone: Score 4-10	You need to really take control of your situation. Money management should be a priority, and we have the resources to help.
Yellow Zone: Score 1-3	Don't let things get out of control. We can help you handle your finances better before things get worse.
Green Zone: Score 0	Excellent! Keep up the good work, and focus on achieving your longer-term financial goals.

PART II: ARE YOU IN DEBT TROUBLE?

- ☐ I pay only the minimum amount due on one or more credit cards.
- ☐ I have seriously considered bankruptcy.
- ☐ I do not know how much I owe on all my outstanding debts combined.
- ☐ I do not know how much my combined monthly debt payments total.
- ☐ I am at least 30 days late on one or more of my credit card or loan payments.
- ☐ I feel overwhelmed by the amount of debt I have.

Your Debt Score:

Give yourself one point for each box you checked.

Red Zone: Score 3-6	Focus on getting your debt under control before it becomes even more of a problem. We can help you make a plan to become debt free!
Yellow Zone: Score 1-2	On the edge. Let us coach you through making a dent in your debt.
Green Zone: Score 0	No apparent debt problems. Congratulations!

PART III: WANT TO GET A QUICK READ ON YOUR CREDIT?

(This is not meant to replace your actual credit score, but should give you an idea of what shape your credit is in.)

- ☐ I live in a rented apartment or home, or with friends/family.
- ☐ I have more than six credit cards and other loan accounts.
- ☐ I am often late paying one or more credit card or loans.
- ☐ I have had any of the following in the last ten years: bankruptcy filing, judgment or lien, wage garnishment, accounts in collections.
- ☐ I am currently past due on one or more bills.
- ☐ I carry a balance on more than three credit cards.
- ☐ My current credit card balances equal half or more of my total credit limit.
- ☐ I carry a balance on my credit card(s) every month.
- ☐ I got my first credit card or loan less than one year ago.
- ☐ I have applied for credit more than twice in the last 6 months.

Your Credit Score:

Give yourself one point for each box you checked.

Red Zone: Score 5-10	Poor credit may cost you big money in high interest rates. Let us help you find ways to get your credit cleaned up.
Yellow Zone: Score 3-4	Your credit might keep you from reaching some of your goals. Use our resources to help improve your score.
Green Zone: Score 0-2	Excellent! Make an effort to keep up your good credit use.