

Your Personal Finances

Which of these best describes your overall financial life:

- I'm going further into debt each day.
- My current expenses outweigh my income, but I have savings to fall back on so I'm not incurring more debt.
- I live from paycheck to paycheck, but I break even.
- I am able to live within my income and put money aside in savings.
- Other:

Which of these best describes your credit card situation?

- I don't have credit cards.
- I pay off my full balance each month on all of my credit cards.
- I have some credit card debt.
- I have significant credit card debt.
Amount of significant debt: \$ Interest rate: %
- Other:

Which of these is most similar to your debt payment habits?

- I pay off all of my debts in full every month (except for mortgage and car debt).
- I pay more than the minimum payment on at least some of my bills every month.
- I pay the minimum payment on all of my bills every month.
- Sometimes I can't make the minimum payment on all of my bills every month.

Regarding paying my bills:

- I pay them manually (by check or online), but on time pretty much every month.
- I'm sometimes late paying a bill.
- I often pay bills late.

If so it's because: I forget. I don't have the money. Other

I've set up automatic payments for most of my bills.

Which of these describes your savings? (check all that apply)

- I have no savings or very little savings.
- I have 6 months of liquid savings available in case of an unforeseen crisis.
- I have an appropriate (for my age) amount of retirement savings set aside.
- I am saving for my children's college education.
- Other:

Which of these best describes your shopping? (check all that apply)

- I make a list and only buy what I planned on or what I need.
- I try to take advantage of sales for items that I regularly use.
- I shop for recreation.
- I tend to do retail therapy if I'm feeling bad.

- I just can't resist a bargain or something cute, even if I don't need it.
- I buy things I can't afford right now with credit.
- I finance expensive luxury items (vacations, etc.) that I can't afford.
- I have too much stuff because of my buying habits.
- My buying habits have caused me at least some financial distress.
- I never return items I change my mind about because it's too much trouble or I can't find the receipt.
- I have a hard time saying no to myself when it comes to things I want.
- Other:

Which of these best describes your car-buying habits?

- I pay cash for my car and replace it every years.
- I pay cash for my car and keep it until it really starts to fall apart.
- I finance my car and replace it as soon as it's paid off.
- I finance my car and replace it every 2-3 years.
- I finance my car and keep it after it's paid off.
- Other:

I usually prepare my taxes (or have them prepared):

- Before they are due.
- At the last minute; it's always a panic.
- Late; I file for an extension.
- Late, without filing for an extension.

Regarding late payments:

- I often pay a penalty.
- I never pay a penalty.

Regarding my financial organization: (check all that apply)

- Tax time is awful because I don't keep good records.
- I can never find receipts when I need them for returning an item or claiming a warranty repair.
- I'm in charge of keeping track of the finances in my family.
- I have an accountant or family member who does all of the finances.
- I share the financial tasks with another family member.
- I keep my finances on my computer.
- I balance my checkbook each month.
- I generally know how much is in my bank accounts at any given time.
- I have a budget and generally keep within it.
- I have (or can easily look up) a pretty good idea of how much I spend on different categories such as clothing, take-out, entertainment, etc.

Which of these statements applies most to you?

- I spend too much money eating out or doing take-out because I'm stuck.
- I eat out or do take-out occasionally if I'm stuck.
- I generally only eat out or do take-out because it's fun, not because I'm stuck.

Overall, on a scale of 1-10 where

1 = "My personal finances are very well organized," and
10 = "My personal finances are very disorganized,"

I would give myself a rating of:

Overall, on a scale of 1-10 where

1 = "My overall financial picture is very secure," and
10 = "My overall financial picture is very insecure,"

I would give myself a rating of:

What priority level would you give to making changes to your personal financial management?

High priority

Medium priority

Low priority