

What Is Your Financial Fitness Score?

Do you: Always = A, Sometimes = S, Never = N

	A	S	N
1. Save 10% to 20% of your regular monthly income?	2	1	0
2. Maintain two months' income in savings for emergencies?	2	1	0
3. Plan ahead for large expenditures such as taxes and insurance?	2	1	0
4. Keep a monthly budget and set short or long term goals?	2	1	0
5. Make credit payments for less than 20% of your monthly income, excluding your home mortgage/rent payment?	2	1	0
6. Shop for sale items or use coupons?	2	1	0
7. Make expensive purchases only when you have the money in the bank to cover the charge?	2	1	0
8. Keep track of your debit card spending?	2	1	0
9. Take an interest in reading financial articles?	2	1	0
10. Pay your utilities and mortgage/rent on time?	2	1	0

Score each question as follows:

Always = 2 points, Sometimes = 1 point, Never = 0 points

0-10 points: You need to get control of your finances. Begin by learning better money management skills and putting them into practice.

11-15 points: You are showing a good effort in managing your money. Decide what changes need to be made to improve your financial well-being.

16-20 points: You have learned how to successfully manage your finances. Continue your current strategy to make money management successful throughout your life.

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