What Is Your Financial Fitness Score?

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

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

Score each question as follows:  
Always = 2 points, Sometimes = 1 point, Never = 0 points

0-10 points: Your 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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