

Personal Financial Habits Assessment

When you answer these questions, it is important that you do so 100% truthfully. If you do not answer them truthfully, you are only kidding yourself.

1. Are you living on a budget? Yes No
2. Do you know how much debt you have within \$1000? Yes No
3. Are you saving on a regular basis? Yes No
4. Do you balance your checkbook monthly? Yes No
5. Are you happy with your giving? Yes No
6. Do you pay off your entire credit card balance each month? Yes No
7. Do you make all your loan payments on time? Yes No
8. Do you know how much cash you spend every week? Yes No
9. Do you buy things on impulse? Yes No
10. Do you have more than one personal credit card? Yes No
11. Are you making payments on automobiles? Yes No
12. Are you making payments on a boat, RV or motorcycle? Yes No
13. Do you owe money to relatives? Yes No
14. Do you ever get a cash advance on a credit card? Yes No
15. Have you ever taken a cash advance against your paycheck? Yes No
16. Do you ever use your credit card because you can't afford to pay cash? Yes No