

Assess your personal financial situation WORKSHEET

To start your self-assessment, and motivate yourself to do better, complete the following quiz. Mark **A** for Always, **S** for Sometimes and **N** for Never.

As a rule, do you:

	A	S	N
1. Pay your rent/mortgage payment and bills on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Save 10 percent of your net income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Try to keep three months of your net income in reserve for emergencies?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Plan ahead for large expenses such as buying a car and moving into an apartment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Set goals and keep a budget for your net income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Spend no more than 20 percent of your net income for credit payments, excluding home mortgage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Comparison shop for the purchase of most items?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Use credit only for expensive purchases or when you have the money in the bank to cover the charge?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Balance your checkbook every month?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Keep yourself financially updated by reading personal financial articles and magazines?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If the majority of resulting checked boxes is:

A – Always **RELAX** – You possess very good personal financial habits and behavior. Congratulations

S – Sometimes **BE CAUTIOUS** – You need to change some personal financial habits and behaviors.

N – Never **DANGER** – You are in danger of losing control of your personal financial situation. Act now to take control of your finances.