

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

