

Personal Financial Habits Assessment

Discover how healthy your personal financial habits are and explore next steps with this quick self-assessment.

Mark **A** for Always, **S** for Sometimes, and **N** for Never.

As a rule do you...	A	S	N
1. Refrain from over drafting your account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Maintain more than \$100.00 in your checking account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Keep an “in case of emergency” fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Plan ahead for large expenses such as a vacation, trip, or moving into an apartment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have at least one financial goal that you are working toward	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Keep a budget based on your net income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Compare prices when shopping for most items	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Only pay for things that you can reasonably afford	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Balance your checkbook or frequently utilize online banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Feel confident about your finances and having enough money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Assessment Results

If the majority of resulting checked boxes are:

A – Always

Relax – You possess very good personal financial habits and behavior. Continue prioritizing your financial health and schedule an appointment with our team if you need support accomplishing your financial goals.

S – Sometimes

Be Cautious – You may need to change some personal financial habits and behaviors to maintain your finances and meet your goals. Consider making an appointment with our team to learn more about managing your finances.

N – Never

Take Action – You may be at risk of losing control of your personal financial situation. Act now to take control of your finances by scheduling an appointment with our team.

Source: Money Management International’s Understanding Money and Credit Reference Guide