One-Minute Financial Quiz: “Where Are You Now?”

Please take one minute to answer the following questions as quickly and truthfully as possible. This quiz will give you a snapshot of where your strengths and opportunities lie in relation to managing your finances.

1. Do you feel like you are in control of your money?
2. Do you have a spending plan/budget—in writing?
3. Do you have long-term financial goals—in writing?
4. Do you feel confident that you will reach your long-term financial goals (such as college education or retirement planning)?
5. Do you have an adequate emergency fund of at least 3 to 6 months of income?
6. Do you regularly track your spending using a method such as a receipt can, ledger, envelopes, account book, or computer program?
7. Do you regularly talk with family members about money/financial goals?
8. Do you feel like you have debt under control?
9. Do you recognize the importance of following a spending plan to achieve your financial goals?