Section I: Understanding your finances

1. As long as you make your minimum payment each month, your credit card balance has no effect on your credit score.
   True = 0, False = 1

2. By law, you can obtain three free credit reports each year.
   True = 1, False = 0

3. Lenders are required by law to offer you the lowest interest rate available for a loan.
   True = 0, False = 1

4. If you overdraft your checking account, you may be listed in a database that prevents you from opening a bank account in the future.
   True = 1, False = 0

5. If someone knows your date of birth and Social Security number they can steal your identity.
   True = 1, False = 0

6. If you have a job paying you $10 per hour and you work 40 hours per week, your cashable paycheck at the end of the week will be $400.
   True = 0, False = 1

7. When someone else does your taxes, they are responsible for any mistakes on the forms.
   True = 0, False = 1

8. Which of the following are income taxes? (Select all that apply.)
   - State taxes = 1, Not Selecting = -1
   - Federal taxes = 1, Not Selecting = -1
   - Company taxes = 0, Not Selecting = 1
   - FICA = 1, Not Selecting = -1
   - State disability or unemployment insurance = 0, Not Selecting = 1
   - Medicare = 1, Not Selecting = -1
   - 401k taxes = 0, Not Selecting = 1

Section II: Managing your finances

1. Do you currently have a savings and/or money market fund account?
   True = 1, No = 0

If yes... Is money automatically deposited into your savings or money market fund account every month?
   True = 1, No = 0

2. Do you contribute to a long-term savings tool like an individual retirement savings or investment account, such as a 401(k), IRA, or Roth IRA each year?
   True = 1, No = 0

If yes... Is money automatically deposited into your retirement savings or investment account every month?
   True = 1, No = 0

3. Think about the money you currently have set aside in readily accessible accounts, such as savings accounts or money market funds. About how many months of expenses could you cover with these accessible funds?
   - 1 month or less = -1
   - 2 months = 0
   - 3 months = 1
   - 4 months = 2
   - 5 or more months = 3

4. As of today, how much money do you have in savings that you could access in less than 5 days in case of an emergency?
   - $0 to $100 = -2
   - $101 to $500 = -1
   - $501 to $1,000 = 0
   - $1,001 to $2,500 = 1
   - More than $2,501 = 2

5. Do you regularly use a budget?
   True = 1, No = 0

6. In the last 3 months, have you had any difficulty paying for living expenses?
   True = -2, No = 0

LOW SCORE = -3 to 2 points
MEDIUM SCORE = 3 to 8 points
HIGH SCORE = 9 to 14 points
7. In the last 3 months, have you paid a late fee on a loan or bill?
   - Never = 1
   - Once = -1
   - 2 to 3 times = -2
   - 4 or more times = -3

7. In the last 3 months, have you been contacted by a bill collector?
   - Never = 1
   - Selecting 'Once = -1
   - 2 to 3 times = -2
   - 4 or more times = -3

8. As of today, how much do you have in total consumer debt (credit cards and other loans that help you get by – not including home mortgages or equity loans, student loans or car loans)?
   - $0 = 2
   - $1 to $2,500 = 1
   - $2,500 to $10,000 = 0
   - $10,001 to $20,000 = -1
   - More than $20,000 = -2

9. In the last year, have you worked with a financial professional?
   - Yes = 1, NO = 0

   If yes... How often do you meet or have discussions with a financial professional?
   - Once a year = 1
   - 2 to 3 times a year = 2
   - 4 or more times a year = 3
   - Not often = 0

10. Where do you go for financial advice? (Select all that apply.)
    - Banker = 2
    - Financial Advisor = 2
    - Friends/Family = 1
    - Teacher/Professor/Counselor = 1
    - Online = 1
    - I don’t seek financial advice = 0

Section III: Your Relationship with Money

1. How financially secure do you feel in your current job?
   - Not at all secure = -2
   - Somewhat unsecure = -1
   - Neutral = 0
   - Somewhat secure = 1
   - Selecting ‘Very secure = 2
   - Does not apply = 0

2. How confident are you that within the next week you could come up with $1,000 to pay for a financial emergency?
   - Not at all confident = -2
   - Less than confident = -1
   - Neutral = 0
   - Somewhat confident = 1
   - Very confident = 2

3. How confident do you feel about managing your personal finances?
   - Not at all confident = -2
   - Less than confident = -1
   - Neutral = 0
   - Somewhat confident = 1
   - Very confident = 2

4. In the past 12 months, how often did you worry about being able to pay your bills?
   - Almost all the time = -2
   - Often = -1
   - Sometimes = 0
   - Rarely = 1
   - Never = 2

5. When thinking of your financial investments, how willing are you to take risks?
   - Not at all willing = -1
   - Willing to take some risks = 1

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LOW SCORE = -9 to -3 points
MEDIUM SCORE = -2 to 3 points
HIGH SCORE = 4 to 9 points
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