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| --- | --- |
| **Date:** | Click or tap here to enter text. |
| **Name:** | Click or tap here to enter text. |
| **Referring Agency:** | Click or tap here to enter text. |

Answer each question by clicking either “True” or “False”

|  |  |  |
| --- | --- | --- |
| **QUESTION** | **True** | **False** |
| 1. Financial goals should *only* be made for large, long-term plans such as homeownership, college tuition, or retirement |  |  |
| 1. When talking about needs and wants, a good example of a need is shelter. |  |  |
| 1. Fixed expenses are set amounts that must be paid on a regular basis. |  |  |
| 1. Net pay is after all taxes and other withholdings have been taken from gross pay. |  |  |
| 1. Banks are able to obtain information from other financial institutions about accounts that may have been mishandled (overdrawn) and then closed. |  |  |
| 1. Compound interest is when only the amount of money deposited earns interest. |  |  |
| 1. A commonly recommended emergency fund amount is approximately 3 to 6 months’ worth of expenses. |  |  |
| 1. Generally, credit card companies and other lenders only let a person borrow the amount of money that they will be able to repay. |  |  |
| 1. Credit reports contain information about current credit accounts and loans as well as past accounts that are now closed. |  |  |
| 1. A debt-to-income ratio of more than 20% may indicate that a person has too much consumer debt. For example, if you make $2,000 per month after taxes, your total monthly payments on debt should not be more than $200. |  |  |

Building Skills: Please check the box that best describes your ability to do the following:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Your Confidence to:** | **Not Confident** | **A little Confident** | **Somewhat Confident** | **Confident** | **Very Confident** |
| 1. Write out a spending plan. |  |  |  |  |  |
| 1. Keep track of spending & income. |  |  |  |  |  |
| 1. Pay bills on time. |  |  |  |  |  |
| 1. Save money regularly. |  |  |  |  |  |
| 1. Spend less than you earn. |  |  |  |  |  |

Please answer the following questions by checking either yes or no. All answers are confidential:

|  |  |  |
| --- | --- | --- |
| **Question:** | **Yes** | **No** |
| Do you have a checking account? |  |  |
| Do you have a savings account? |  |  |
| Do you file an annual tax return? |  |  |
| Do you currently utilize a spending plan or budget to manage your monthly expenditures? |  |  |