|  |  |
| --- | --- |
| **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?  |[ ] [ ]