

## YOUR CURRENT SITUATION

<p><b>1. Currently, do you...</b></p> <p>...Have a checking account? .....</p> <p>...Have a savings account? .....</p> <p>...Have a credit card? .....</p> <p>...Use prepaid debit cards? .....</p> <p>...Have a retirement savings account (e.g., 401-K)? .....</p> <p>...Have your savings or investment account set up to automatically put in money at least once a month? .....</p> <p>...Have money to pay at least three months' expenses set aside in a rainy day fund? .....</p> <p>...Find it difficult to pay any of your loans or debts? .....</p>	<p><b>Yes</b></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p>	<p><b>No</b></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p>	<p><b>Unsure</b></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p>																														
<p><b>2. How frequently do you pay your bills <u>after</u> the due date?</b></p> <p><input type="radio"/> Almost always      <input type="radio"/> Often      <input type="radio"/> Sometimes      <input type="radio"/> Rarely      <input type="radio"/> Never</p>																																	
<p><b>3. In the last <u>3 months</u>, how often have you received financial education, information, or advice from an expert in your community?</b></p> <p><input type="radio"/> Never      <input type="radio"/> 1 time      <input type="radio"/> 2 times      <input type="radio"/> 3 + times      <input type="radio"/> Don't Know</p>																																	
<p><b>4. In the last <u>3 months</u>, how often have you...</b></p> <p>... used a check cashing store? .....</p> <p>... taken out a pawn shop loan? .....</p> <p>...received a call from a creditor or bill collector? .....</p>	<p><b>3+ times</b></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p>	<p><b>2 times</b></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p>	<p><b>1 time</b></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p>	<p><b>Never</b></p> <p><input type="radio"/></p> <p><input type="radio"/></p> <p><input type="radio"/></p>																													
<p><b>5. How much do you agree with the following statements? In the last <u>3 months</u>:</b></p> <p><b>I was able to save money.</b></p> <p><input type="radio"/> Agree a lot    <input type="radio"/> Agree a little    <input type="radio"/> Disagree a little    <input type="radio"/> Disagree a lot</p> <p><b>I felt in control of my finances.</b></p> <p><input type="radio"/> Agree a lot    <input type="radio"/> Agree a little    <input type="radio"/> Disagree a little    <input type="radio"/> Disagree a lot</p> <p><b>I felt confident that I could handle a financial emergency.</b></p> <p><input type="radio"/> Agree a lot    <input type="radio"/> Agree a little    <input type="radio"/> Disagree a little    <input type="radio"/> Disagree a lot</p> <p><b>I used all of the public benefits and employer benefits I have available to me.</b></p> <p><input type="radio"/> Agree a lot    <input type="radio"/> Agree a little    <input type="radio"/> Disagree a little    <input type="radio"/> Disagree a lot</p>																																	
<p><b>6. How confident are you that you could find the money within a few days to pay for a financial emergency that costs about \$1000?</b></p> <table border="0"> <thead> <tr> <th colspan="2">No Confidence</th> <th colspan="3">Little Confidence</th> <th colspan="3">Some Confidence</th> <th colspan="2">High Confidence</th> </tr> <tr> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> </tr> </thead> <tbody> <tr> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> </tbody> </table>				No Confidence		Little Confidence			Some Confidence			High Confidence		1	2	3	4	5	6	7	8	9	10	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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7. How much do you know about the following financial topics?	Nothing	Very Little	Some	A Fair Amount	A Lot
Loans & Interest Rates	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit Scores & Reports	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Stocks & Bonds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investing for Retirement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8. Please rate how confident you feel in each of the following areas <u>today</u> with 1 being low confidence and 10 being highly confident.	1	2	3	4	5	6	7	8	9	10
Budgeting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Debt Management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Saving for Future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retirement Plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## MANAGING YOUR MONEY

9. Do you currently have a written budget or spending plan?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Not sure
10. As of today, how much money do you have in savings ( <u>not</u> including any retirement savings you might have)?	<input type="radio"/> \$0 <input type="radio"/> \$1 to \$100 <input type="radio"/> \$101 to \$500 <input type="radio"/> \$501 to \$1000	<input type="radio"/> \$1001 to \$2500 <input type="radio"/> More than \$2501 <input type="radio"/> Don't Know	
11. How much would you guess that you (and your spouse/partner in your household) have in total debt ( <u>not</u> including any home mortgage)?	<input type="radio"/> \$0 <input type="radio"/> \$1 to \$2500 <input type="radio"/> \$2501 to \$5000 <input type="radio"/> \$5001 to \$10,000 <input type="radio"/> \$10,001 to \$15,000	<input type="radio"/> \$15,001 to \$20,000 <input type="radio"/> \$20,001 to \$30,000 <input type="radio"/> More than \$30,000 <input type="radio"/> Don't Know	
12. Compared to <u>6 months ago</u> , are you currently...	More	Less	Same
... Saving more, less, or the same amount?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
... Earning more, less, or the same amount?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13. In the last <u>year</u> , have you requested or downloaded a copy of your own credit report?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Not sure

**14. As of today, how would you judge your credit rating?**

☐  
Very Bad

☐  
Poor

☐  
Fair

☐  
Good

☐  
Excellent

**15. How confident are you that you could fix a problem in your credit report?**

☐  
Not at all  
Confident

☐  
Slightly  
Confident

☐  
Somewhat  
Confident

☐  
Very  
Confident

☐  
Certain

**16. Currently, how much stress do you feel about your financial situation?**

No Stress

Low Stress

High Stress

Overwhelming Stress

0

1

2

3

4

5

6

7

8

9

10

☐

☐

☐

☐

☐

☐

☐

☐

☐

☐

☐

**17. How often do you worry about being able to meet normal monthly living expenses?**

Never

Rarely

Sometimes

All the Time

0

1

2

3

4

5

6

7

8

9

10

☐

☐

☐

☐

☐

☐

☐

☐

☐

☐

☐

## PLANS FOR YOUR MONEY

**18. Currently, do you have at least one *financial* goal?**



☐ Yes

☐ No

**19. If yes, what is your main *financial* goal?**

**20. How confident are you that you will reach this financial goal in the next year?**

☐  
Not at all  
Confident

☐  
A little  
Confident

☐  
Somewhat  
Confident

☐  
Very  
Confident

☐  
Certain

**21. Are you interested in working with a free *financial coach* who can help you set and reach your own financial goals?**

☐ Yes

☐ No

☐ Not sure

## ABOUT YOU

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1. What is your age? ☐ 14-16 ☐ 17-18 ☐ 19-20 ☐ 21-22

2. Are you married? ☐ Yes ☐ No

3. What is your gender? ☐ Male ☐ Female

4. How many children do you have at your home under age 18?

- ☐ None
- ☐ One
- ☐ Two
- ☐ Three
- ☐ Four or more

5. Which best describes you?

- ☐ White
- ☐ Black or African American
- ☐ Latino or Hispanic
- ☐ Asian or Pacific Islander
- ☐ Native American
- ☐ Other

6. What is the highest level of education you have completed?

- ☐ Less than high school
- ☐ High school or equivalent (HSED/GED)
- ☐ Some college or Associates (2 year) degree
- ☐ 4 Year college degree or more

7. Which best describes your housing?

- ☐ Own
- ☐ Rent
- ☐ Other

8. Thinking about last month, which comes closest to your total take-home income from all sources? (include job, child support, unemployment, or side jobs, after taxes are taken out, and SSA benefits)

- |                                       |  |
|---------------------------------------|--|
| <input type="radio"/> Less than \$400 | <input type="radio"/> \$2001-\$2400    |
| <input type="radio"/> \$401-\$800     | <input type="radio"/> \$2401-\$2800    |
| <input type="radio"/> \$801-\$1200    | <input type="radio"/> \$2801-\$3200    |
| <input type="radio"/> \$1201-\$1600   | <input type="radio"/> More than \$3200 |
| <input type="radio"/> \$1601-\$2000   | <input type="radio"/> Not sure         |

## **PAY DAY LOANS**

- 1. Do you currently have a Pay Day Loan?** ☐ Yes ☐ No
- 2. Do you know your current interest rate(s)?** ☐ Yes ☐ No
- 3. If so, what is it?** \_\_\_\_\_
- 4. How many Pay Day loans do you have?** ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ or more
- 5. Are all those loans with the same loan company?** ☐ Yes ☐ No
- 6. Have you used a car, home or other as collateral on a Pay day loan?** ☐ Yes ☐ No
- 7. How much debt in pay-day loans do you have overall?** \_\_\_\_\_

If you are a client of the Department of Rehabilitation Services (DRS), submit a completed copy of this document to your Vocational Rehabilitation Specialist.