











## BORROW

**5. As of today, how would you describe the debt your household currently has? Please consider money owed on bank loans, student loans, mortgages, medical debt, past-due utilities, etc., money owed to friends and family, and any credit card balances you carried over from the previous month.**

	Do not have any debt	About the right amount of debt	Have a bit too much debt	Have far too much debt	
Score (circle one):	3	2	1	0	

**6. What percentage of your monthly income goes to your debt payments? Please consider money owed on bank loans, mortgages, student loans, medical debt, past-due utilities, etc., money owed to friends and family, and any credit card balances you carried over from the previous month.**

	Under 25%	25% - 50%	50% - 75%	75% - 100%	
Score (circle one):	3	2	1	0	

**7. What is your household's credit score?**

	Excellent	Good	Fair	Poor	I don't know my score	
Score (circle one):	4	3	2	1	1	

## PLAN

**8. Do you take steps to maintain or improve your credit score?**

	Yes, I take active steps	No, I do not take active steps	I do not need to improve my score	
Score (circle one):	4	1	5	

**9. How far in advance does your household plan for upcoming financial obligations or opportunities? (for example, annual bills, life events such as weddings, large purchases, etc.)**

	More than a year	Between a year and six months	Less than six months	We do not plan ahead for large expenses	
Score (circle one):	5	3	2	0	

## OVERALL PREPAREDNESS & CONFIDENCE

**10. How confident are you that the insurance policies your household owns will provide you with enough support in case of an emergency? Please consider your health insurance, home/rental insurance, life insurance and disability insurance.**

	Very confident	Somewhat confident	Only slightly confident	Not at all confident	I don't have insurance	
Score (circle one):	5	4	3	1	1	

**11. How possible would it be for your household to come up with \$3000 in the next month to deal with an emergency?**

	Very possible	Somewhat possible	Not very possible	Not at all possible	I don't know	
Score (circle one):	5	4	3	1	1	

<b>Add up all of the numbers in the orange boxes to get your score out of 50</b>	<b>Total:</b>	<b>_____/50</b>
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### Review Your Financial Health Score:

To assess your overall score, add all the green scores and write the total at the end of the quiz. To get your financial health score, multiply your number by 2.





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