

Personal Reflection Survey: Exploring Your Thoughts, Emotions, and Priorities

- 1) How often do you save money each month?
 - a) Weekly
 - b) Bi-Weekly
 - c) Once a Month
 - d) Whenever I Can
- 2) How often do you use a budget to track your spending?
 - a) Every week
 - b) Once a month
 - c) Rarely
 - d) Never
- 3) On average, how much of your monthly income do you save?
 - a) 1-8%
 - b) 9-12%
 - c) 13% or more
 - d) Never
- 4) How do you typically prioritize your spending? (e.g. necessities, entertainment, savings, etc.)
 - a) I think I balance everything really well
 - b) I put my debts first
 - c) I put my needs first
 - d) I put my wants first
- 5) How important is it for you to live within your means?
 - a) Very Important
 - b) Somewhat Important
 - c) I'm Willing to Try
 - d) I Don't Care About Living Within My Means
- 6) How often do you splurge on big-ticket items (e.g. electronics, luxury goods, etc.)?
 - a) Every week
 - b) Once a month
 - c) Rarely
 - d) Never
- 7) How did you learn about personal finance (e.g. school, parents, self-taught, etc.)?

- a) I Hire Professionals
 - b) At High School
 - c) My Parents
 - d) I'm Self-Taught
- 8) How confident do you feel in your financial literacy?
- a) Very Confident
 - b) Somewhat Confident
 - c) A Little Confident
 - d) Not At All Confident
- 9) How often do you check your bank account balances?
- a) Every week
 - b) Once a month
 - c) Rarely
 - d) Never
- 10) How often do you review your credit card statements for accuracy?
- a) Every week
 - b) Once a month
 - c) Rarely
 - d) Never
- 11) How do you typically pay for purchases (e.g. credit card, cash, debit card, etc.)?
- a) Cash
 - b) Debit Card
 - c) Credit Card
 - d) Other People Pay
- 12) How much debt (excluding mortgages) do you currently have?
- a) \$1,000-5,000
 - b) \$5,001-10,000
 - c) \$10,001-20,000
 - d) \$20,001 +
- 13) How do you plan on paying off your debt?
- a) Borrow From a Friend or Family Member
 - b) Pay The Minimums
 - c) Use Annual Tax Return
 - d) Use Credit Cards

- 14) How often do you contribute to a retirement savings account?
- a) Every week
 - b) Once a month
 - c) Rarely
 - d) Never
- 15) How much do you have saved for emergencies?
- a) 6 months or more of my monthly income
 - b) 3 - 6 months of my monthly income
 - c) 1-3 months of my monthly income
 - d) I don't have savings right now
- 16) How confident are you about your ability to achieve your 1-year financial goals?
- a) Very Confident
 - b) Somewhat Confident
 - c) A Little Confident
 - d) Not At All Confident
- 17) What is your biggest financial goal for the next year?
- a) Paying Off Debt
 - b) A Home
 - c) A New Car
 - d) Vacation
- 18) How do you plan on achieving your financial goals?
- a) Saving
 - b) Borrowing from friends, family or retirement
 - c) Use Credit Cards
 - d) Win the Lottery
- 19) Do you have any concerns about your current financial situation?
- a) Yes
 - b) No
- 20) How would you rate your overall financial health on a scale of 1-4, one being great; four being poor?
- a) 1
 - b) 2
 - c) 3
 - d) 4

Scoring: A = 5 - B = 3 - C = 2 - D = 1

If you score between 100-75 you are in pretty good shape financially, if you score between 76-38 you are doing fairly well managing your finances but you should seek new ways to improve your plans, if you score between 39-20 you should be seeking new ways and possibly hiring professional coaches or financial planners to assist you.