



How Do You RATE As A MONEY MANAGER



Answer the questions according to your *PRESENT* financial experiences.

	A	B	C
1. I have managed the bulk of my own expenses since I was:	16 to 18	18 to 21	over 21
2. I have my own checking account.	now	at one time	never
3. I have my own savings account .	now	at one time	never
4. I have trouble balancing my checkbook.	never	sometimes	usually
5. I run out of money before I run out of month.	never	sometimes	usually
6. I am bothered by a creditor demanding payment on an overdue bill.	never	sometimes	usually
7. I worry about money.	never	sometimes	usually
8. I have been refused credit.	never	once	more than once
9. I am in debt.	never	sometimes	usually
10. I spend more than I planned.	never	sometimes	usually
11. I can afford what I want.	usually	sometimes	never
12. I regret what I buy.	never	sometimes	usually
13. I save regularly.	usually	sometimes	never
14. I enjoy spending money.	never	sometimes	usually
15. I feel as if I've thrown my money away.	never	sometimes	usually
16. My wife/husband thinks I'm a _____.	penny pincher	prudent spender	spendthrift
17. I think I'm a _____.	penny pincher	prudent spender	spendthrift
18. I like extravagances.	never	sometimes	usually
19. Lack of money is my biggest problem.	never	sometimes	usually
20. I buy on impulse.	never	sometimes	usually
21. I buy ahead.	usually	sometimes	never
22. I have to juggle my creditors.	never	sometimes	usually
23. There are important things I want that I will _____ get.	probably	possibly	never
24. I would go into debt to take a vacation.	never	sometimes	usually
25. I review my net worth.	each year	sometimes	never
26. I count on future raises or bonuses to pay some of my bills.	never	sometimes	always
27. I write checks and then have to cover them.	never	sometimes	usually
28. I have had checks bounce.	never	sometimes	often
29. I estimate my expenses well.	usually	sometimes	never
30. My monthly rent or mortgage payments are _____ of my monthly after-tax income	less than 25%	25%	more than 25%