

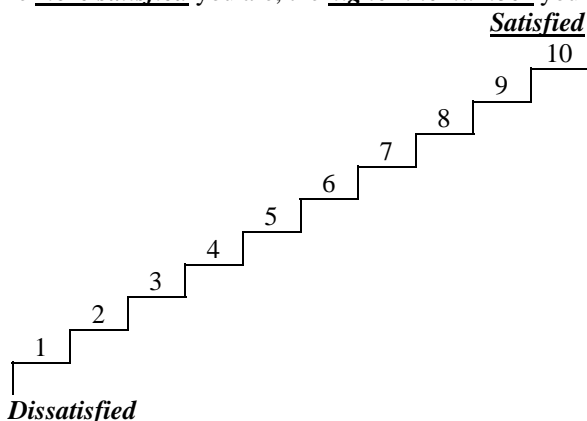
Personal Financial Well-Being Scale[©]

1. What do you feel is the level of your financial stress today?

1	2	3	4	5	6	7	8	9	10
Overwhelming Stress			High Stress			Low Stress			No Stress at All

2. On the stair steps below, mark (with a circle) how satisfied you are with your present financial situation.

The “1” at the bottom of the stair steps represents complete dissatisfaction. The “10” at the top of the stair steps represents complete satisfaction. The more dissatisfied you are, the lower the number you should circle. The more satisfied you are, the higher the number you should circle.



3. How do you feel about your current financial condition?

1	2	3	4	5	6	7	8	9	10
Feel Overwhelmed			Sometimes Feel Worried			Not Worried			Feel Comfortable

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

1	2	3	4	5	6	7	8	9	10
All the time			Sometimes			Rarely			Never

5. How confident are you that you could find the money to pay for a financial emergency that costs about \$1,000?

1	2	3	4	5	6	7	8	9	10
No Confidence			Little Confidence			Some Confidence			High Confidence

6. How often does this happen to you? You want to go out to eat, go to a movie or do something else and don't go because you can't afford to?

1	2	3	4	5	6	7	8	9	10
All the time			Sometimes			Rarely			Never

7. How frequently do you find yourself just getting by financially and living paycheck to paycheck?

1	2	3	4	5	6	7	8	9	10
All the time			Sometimes			Rarely			Never

8. How stressed do you feel about your personal finances in general?

1	2	3	4	5	6	7	8	9	10
Overwhelming Stress			High Stress			Low Stress			No Stress at All

To find your “Personal Financial Well-Being” score divide the total of the ratings on the questions by 8 (the range is 8 to 80). For example, $45/8 = 5.6$. National norms for working adults in the United States reveal that the average mean score is 5.7, 30% scored between 1 and 4, 42% scored between 7 and 10, and 28% were at 5 and 6 on the continuum.

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