

I am fully responsible
for my finances.
I am paying
for my own college education.
I would describe myself
as financially independent.
I am confident
managing my finances
on my own. I am well prepared
to face my financial future.
I am financially secure enough
to handle unforeseen expenses
immediately. I do not need outside help
when managing
my basic finances.

I am not able to purchase clothing.
I am not able
to pay utilities.
I am not able
to save for emergencies.
I am not able to discuss financial matters
without getting upset.

I cannot afford to keep my car running.
I always pay off my credit cards
at the end of each month.
I am never late on credit card payments.
I never go over my credit card limit.

My credit cards
are usually at their maximum limit.
I frequently use
available credit
on one card
to make payment on another card.
I worry
how I will pay off my credit card debt.
I often make only the minimum payment
on my credit card bills.

I am less concerned with the price of the product
when I use my credit card.
I am more impulsive
when I shop with credit cards. I spend more
when I use a credit card.

I have too many credit cards.
I have sought
financial help from others. I have attended
financial planning seminars/courses. I have refinanced
my credit cards
using a loan or another card.
I have consolidated my credit card debt.