



MyMoneyManagement.net Financial Fitness Quiz

Yes/No:

1. Do you have a bank account?
2. Do you have enough money every month to pay bills?
3. Do you have enough money to contribute to an emergency fund?
4. Have you written down your future financial goals?
5. Do you have a consistent budget each month?
6. Have you organized all your financial papers (bills, tax returns, statements, etc.)?
7. Do you put money into a savings account regularly?
8. Do you increase your savings when you receive a salary increase?
9. Do you have a retirement account?
10. Do you pay credit cards in full to avoid interest charges?
11. Do you comparison shop for major purchases by at least 3 sources?
12. Do you avoid impulse purchases?
13. Do you avoid shopping as a form of recreation?
14. Do you know your current net worth (the value of your assets minus the liabilities you owe)?

If you answered "No" to more than 3 questions, you may need to consult a credit counselor or financial planner. These professionals can help you organize your finances and get on the right track to financial freedom.

To find a financial planner, go to the **Financial Planning Association** at www.plannersearch.org, (800) 647-6340; or to the **National Association of Personal Financial Advisors** at www.napfa.org, (800) 366-2732.

To find a Department of Justice-certified credit counselor, please visit:
http://www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm.