



Financial Sentiment Survey

This survey measures your feelings and attitudes toward money and your level of confidence when making financial decisions. You will also be asked how you feel about your financial situation. The purpose of the survey is to help you understand your relationship with money and the emotions involved with handling your personal finances.

Financial Sentiment Survey

Answer each question based on your first instinct when you read the question. At the end of each page, total the numbers for each of your answers. For example, on question number 1, if you answered "Disagree," use the number "3" in your total.

1. Circle the number next to the response that best matches your feelings about this statement:

I am confident about my ability to manage my finances.

- (0) Strongly Agree
- (1) Agree
- (2) Neutral (I neither agree nor disagree)
- (3) Disagree
- (4) Strongly Disagree

2. How do you feel when you make small financial decisions (e.g. purchasing a bottle of water or bag of chips)? (Circle the number above the response that best matches your feelings.)

(0)	(1)	(2)	(3)	(4)
Confident	Mostly positive	Just okay	Uneasy	Stressed

3. How do you feel when you make large financial decisions (e.g. purchasing new furniture or a car)? (Circle the number above the response that best matches your feelings.)

(0)	(1)	(2)	(3)	(4)
Confident	Mostly positive	Just okay	Uneasy	Stressed

4. Circle the number next to the response that best matches your feelings about this statement:
(Note that for this question, responses start with Strongly Disagree.)

I am concerned about my financial future.

- (0) Strongly Disagree
- (1) Disagree
- (2) Neutral (I neither agree nor disagree)
- (3) Agree
- (4) Strongly Agree

Total of Your Answers
for this Page: _____

5. Please circle the number next to the response that best matches your feelings about this statement:

I will become financially secure at some point in my life.

- (0) Strongly Agree
- (1) Agree
- (2) Neutral (I neither agree nor disagree)
- (3) Disagree
- (4) Strongly Disagree

6. How do you feel when you think about your financial future 5 years from now?

(0)	(1)	(2)	(3)	(4)
Confident	Mostly positive	Just okay	Uneasy	Stressed

7. How do you feel when you think about your financial future 20 years from now?

(0)	(1)	(2)	(3)	(4)
Confident	Mostly positive	Just okay	Uneasy	Stressed

8. Future economic conditions will have a _____ impact on me (choose one). (An example of economic conditions is the Great Recession of 2008, which resulted in many foreclosures and high unemployment rates.)

- (0) Positive
- (2) Not meaningful
- (4) Negative

Total of Your Answers
for this Page: _____

For this question, select all the answers that apply to you; and then at the bottom of the page, write the total number of boxes you selected.

9. Select all that apply:

My personal finances have a negative impact on my:

Emotional well-being / Self-worth

Relationships – Spouse, Family, Friendships

Productivity / Performance at work

Day-to-day life / Enjoyment of life

Health / Sleep

Enter the number of boxes you checked above for Question 9: _____

Find your score: To calculate your total score, add up the totals you entered at the bottom of each page above. That is, for questions numbered 1-8, add up the numbers next to / above your answers. Then add in the number of boxes you checked in question number 9.

Grand Total Score _____

Based on your calculated total, here are some suggestions for actions you might explore:

Zero to 11 points – You feel confident and secure about your ability to make financial decisions and about your current and future financial situation. Financial matters cause you a minimal amount of stress.

It's great to be confident about your financial matters! Just make sure you have a true picture of your finances and maintain good financial habits. For example, do you know your total household income and expenses (even if your spouse handles the bills)? Do you have an emergency fund that would cover your living expenses for 3-6 months? If you carry a balance on your credit cards, do you have a plan to pay them off? These are some areas you might explore. If you are 100% comfortable in these areas, take it to the next level by learning how to save and invest for retirement.

12 to 24 points – You are not completely confident about your ability to make financial decisions, or about your current and future financial situation, but you are not overly anxious about your finances. Overall, financial matters may cause you a modest amount of stress; but they typically do not interfere with your ability to enjoy life.

You feel mostly okay about your overall financial situation, but sometimes you feel like things are not entirely under control. You can pay your bills most of the time, but a money-related emergency might throw you off balance for a while. You might feel like you're doing all the right things and your finances are going okay, but you're still not getting ahead the way you'd like. You would benefit from identifying exactly why you don't feel confident about managing your finances. Do you have a budget that includes "saving" as a must-have item? Do you live within your means so you do not have to carry a balance on your credit cards? Can you define what "financial stability" would look like for you?

25 to 37 points – You lack confidence in your ability to make financial decisions and you often feel anxious about your current and future financial situation. In general, financial matters create a lot of stress in your life.

You feel stressed and anxious about your finances much of the time and do not feel competent about making sound financial decisions. You may feel out of control because you don't have a budget. You probably don't really know where your paycheck goes each month, and you can't see a way to get out of debt and start saving. You would benefit tremendously from learning how to make a budget so that every dollar you bring in has a job to do, such as "pay rent," "pay cell phone bill," and so on. There are many people who were once in your situation (or worse) and turned things around. You can make your life better by committing to a plan for achieving financial health.