



## MONEY MATTERS SCREENING

Below is a brief simple screening tool of symptoms commonly associated with financial difficulties. It is presented here as a way for you to gauge yourself by answering some basic questions. Answer the following questions with a simple “yes” or “no” and then consider the paragraph that follows.

1. My bills are usually not paid on time and I often receive notices that I’m late.
2. Frequent worrying about money has caused me stress and anxiety.
3. I frequently spend more money than I should.
4. Financial matters are something that my partner and I have argued about.
5. I have large balances on my credit cards and am only making minimum payments.
6. I have been denied credit or turned down for a loan or the interest rates I pay are too high.
7. I usually don’t look at my bank statements or balance my checking account.
8. There have been times when collections agencies have called me.
9. I look forward to receiving a large tax return each year.
10. I am not able to keep money in a savings account or make contributions to a retirement account (i.e. 401k, 403b, IRA)

If you answered “yes” to 4 or more of these questions Associates in Employee Assistance would encourage you to call for an appointment with an EAP counselor. If you answered “yes” to 5 or 6 of these questions you may have mild to moderate financial difficulty. If you answered “yes” to 7 or more of these questions your level of financial difficulties may be severe.