

Total Score 101-150

This score indicates a high likelihood that you have an excellent financial plan in place. While this assessment does not address what you do with that plan, it shows that your plan itself is likely to be very good. You probably invested some time and energy into making sure that your financial plan is solid. Whether you consulted with an expert or did some research of your own, you have covered many of the major bases that will ensure your financial success. This score also indicates that you are likely to be someone who is skilled in organization and planning and predicting future contingencies. You are likely to feel less stressed and more relaxed knowing that you have well accounted for your financial success.

Total Score 51-100

Your score indicates a high likelihood that you have a decent financial plan. There is certainly a good deal of room for improvement, however, there are also some strengths and positive characteristics. You have likely done some research and know the basic elements of a financial plan. You may have created a net worth statement, an income and expense balance sheet to view fluctuations in variable or fixed expenses so you can plan accordingly. Since debt is such a significant cause of stress in every area of your life, you may want to look at your personal financial plan in more detail and determine whether more planning should be considered or financing options adjusted.

Total Score 0-50

Your score indicates that it is likely that you do not have much of a financial plan in place. Either you have not started to create one, you have created one that you do not follow or created one that lacks detail. There are many important basic components of the financial plan that you have overlooked or not adequately addressed. You may have paid a good deal of attention to some details while leaving out other aspects. If you are not feeling stressed already, the absence of financial planning is likely to cause you stress down the line. You may want to look at your financial plan in more detail and perhaps seek the assistance of a financial professional to ensure your life runs smoothly.

Disclaimer: This assessment is not intended to provide a psychological or psychiatric diagnosis and your completion of the test does not indicate a professional counseling or coaching relationship with the creators or administrators of the test.