



Money Habits Assessment

Purpose:

This assessment helps you understand your everyday money behaviors, what's working, what's holding you back, and where small shifts can create big results.

Instructions:

For each statement, choose the option that best describes you:

- **Strongly Disagree (1)**
- **Disagree (2)**
- **Neutral (3)**
- **Agree (4)**
- **Strongly Agree (5)**

Spending Habits

- | | |
|--|-------------|
| 1. I track my spending regularly. | Score _____ |
| 2. I usually know where my money goes each month. | Score _____ |
| 3. I spend intentionally rather than impulsively. | Score _____ |
| 4. I feel confident saying no to purchases that don't align with my goals. | Score _____ |

Debt & Credit Habits

- | | |
|---|-------------|
| 5. I understand all of my debts (balances, interest rates, minimums). | Score _____ |
| 6. I have a clear strategy for paying down debt. | Score _____ |
| 7. I avoid using credit to cover everyday expenses. | Score _____ |
| 8. My debt feels manageable and under control. | Score _____ |
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Saving & Planning Habits

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| 9. I save money consistently, even if it's a small amount. | Score _____ |
| 10. I have an emergency fund or starter savings cushion. | Score _____ |
| 11. I plan ahead for irregular or unexpected expenses. | Score _____ |
| 12. I feel prepared for financial surprises. | Score _____ |
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Financial Awareness & Organization

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|---|-------------|
| 13. I review my bank and credit accounts regularly. | Score _____ |
| 14. I understand my income, expenses, and cash flow. | Score _____ |
| 15. I feel organized when it comes to my finances. | Score _____ |
| 16. I have systems or tools that support my financial habits. | Score _____ |
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Mindset & Emotional Habits

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|---|-------------|
| 17. I feel calm and confident when making financial decisions. | Score _____ |
| 18. I believe I am capable of improving my financial situation. | Score _____ |
| 19. I talk openly (with myself or others) about money. | Score _____ |
| 20. I feel aligned with my financial goals and priorities. | Score _____ |
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Scoring & Results

Add up your total score.

20–39: Reactive Money Habits

Money may feel stressful or overwhelming. You're likely responding to situations as they arise rather than leading with a plan.

Focus: Awareness, clarity, and small consistent changes.



40–59: Developing Money Habits

You're building better habits, but inconsistency may be holding you back.

Focus: Systems, routines, and accountability.

60–79: Strong Money Habits

You have solid financial behaviors and awareness.

Focus: Optimization, goal acceleration, and long-term planning.

80–100: Empowered Money Habits

Your habits support your goals and peace of mind.

Focus: Growth, wealth-building, and impact.