



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 _____



Saving & Planning Habits

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

Score _____
Score _____
Score _____
Score _____

Financial Awareness & Organization

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

Score _____
Score _____
Score _____
Score _____

Mindset & Emotional Habits

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

Score _____
Score _____
Score _____
Score _____

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.