



# Personal Debt Stress Quiz

## Purpose:

This quiz helps you understand how much stress debt may be creating in your life. Answer honestly. There are no right or wrong answers—only clarity.

## How to Answer

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

- **Never (0 points)**
  - **Sometimes (1 point)**
  - **Often (2 points)**
  - **Always (3 points)**
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## The Quiz

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|---|------------|
| 1. I feel anxious or overwhelmed when I think about my debt.            | Score_____ |
| 2. I struggle to keep up with minimum monthly payments.                 | Score_____ |
| 3. I rely on credit cards or loans to cover basic living expenses.      | Score_____ |
| 4. I avoid checking my bank accounts, statements, or balances.          | Score_____ |
| 5. My debt prevents me from saving or investing consistently.           | Score_____ |
| 6. I have multiple debts and feel unsure which one to focus on first.   | Score_____ |
| 7. I worry that my debt will delay or prevent major life goals.         | Score_____ |
| 8. I feel embarrassed, ashamed, or stressed when talking about my debt. | Score_____ |
| 9. I feel like my debt is controlling my financial decisions.           | Score_____ |
| 10. I don't have a clear plan to become debt-free.                      | Score_____ |
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## Scoring Your Results

Add up your total points.

### **0–7 points: Low Debt Stress**

Your debt appears manageable. You likely have awareness and control, but staying proactive will help you maintain momentum.

### **8–15 points: Moderate Debt Stress**

Debt may be limiting your flexibility and peace of mind. A clearer repayment strategy could significantly reduce stress.

### **16–23 points: High Debt Stress**

Debt is likely affecting your financial well-being and emotional health. Support, structure, and a plan are strongly recommended.

### **24–30 points: Severe Debt Stress**

Debt is creating ongoing stress and may feel overwhelming. Immediate guidance and a personalized debt strategy can help restore control and confidence.