



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)**

The Quiz

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** _____



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.