









FINANCIAL STABILITY ASSESSMENT

TOTAL SCORE

FIRST-TIME

FOLLOW-UP

FIND THE STATEMENT THAT BEST DESCRIBES YOU IN EACH CATEGORY. WRITE THE CORRESPONDING NUMBER (1-4) BELOW THE CATEGORY. CIRCLE YOUR GOAL STATEMENT THAT BEST DESCRIBES YOU FOR EACH CATEGORY.

	HOUSING 	FAMILY 	HEALTH 	NETWORK 	DEBTS 	SAVINGS 	EDUCATION 	CAREER 	
4	My housing costs are 30% or less of my income	My family's needs are being met	My health needs are being met	I can rely on networks for support and can give back	I have no debt other than my home, education, or car loans, and am current in all debts	I have savings of 3 months' expenses or more	I have completed a Bachelor's Degree or higher; or an Apprenticeship program	I am fully employed in a permanent position with health and retirement benefits and continue to grow	THRIVE
3	I have secure unsubsidized housing for at least one year; my housing costs are 31-35% of my income	I am mostly able to engage in work, school, and family life; my family's needs rarely get in the way	I am mostly able to engage in work, school, and family life; health needs rarely get in the way	I can always rely on networks to provide useful advice, guidance, and support	I am current in all debts and am making more than minimum payments on one or more debts	I have savings of more than 2 months' expenses, but less than 3 months' expenses	I have completed an Associate's degree or professional certification	I am fully employed in a permanent position and see opportunities for advancement	SECURE
2	I have stable housing for the next six months; my housing costs are 35-40% of my income	I am somewhat able to engage in work, school, and family life; my family's needs often get in the way	I am somewhat able to engage in work, school, and family life; health needs often get in the way	I can sometimes rely on networks to provide useful advice, guidance and support	I am making minimum payments on all debts	I have savings of at least one months' and up to 2 months' expenses	I have completed some job training or certificate (beyond high school)	I am employed in a stable permanent position	STABLE
1	I am at risk of losing housing; my housing costs are 41% or more of my income	I am rarely able to engage in work, school, and family life; my family's needs always get in the way	I am rarely able to engage in work, school, and family life; health needs always get in the way	I can rarely rely on networks to provide useful advice, guidance, and support	I am behind in payments of one or more debts and am making payments on at least one debt	I have savings of less than one month's expenses	I have a high school diploma or GED/HSE	I am temporarily employed or expect to lose employment	RISK

SCORE