
YOUNG ADULTS (Ages 18–21)

Purpose

To measure financial independence, planning, and long-term decision-making.

PRE-ASSESSMENT

1. I track my income and expenses.
☐ Yes ☐ Sometimes ☐ No
 2. I understand interest rates and loans.
☐ Yes ☐ Somewhat ☐ No
 3. I have a savings or emergency fund.
☐ Yes ☐ No
 4. I understand the risks of debt.
☐ Yes ☐ Somewhat ☐ No
 5. I feel confident managing my finances independently.
☐ Yes ☐ Somewhat ☐ No
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POST-ASSESSMENT

1. I can manage a personal budget.
☐ Yes ☐ Somewhat ☐ No
2. I understand how credit impacts my future.
☐ Yes ☐ Somewhat ☐ No
3. I know how to plan for short- and long-term financial goals.
☐ Yes ☐ Somewhat ☐ No
4. I can identify financial risks and how to reduce them.
☐ Yes ☐ Somewhat ☐ No
5. I feel financially empowered and prepared.
☐ Yes ☐ Somewhat ☐ No

Measurement Focus

- Financial independence
- Risk awareness
- Planning skills
- Empowerment