

**PERSONAL FINANCE SELF ASSESSMENT**

To start your self-assessment, and motivate yourself to do better, complete the following quiz.  
 Mark **A** for Always, **S** for Sometimes and **N** for Never.

*As a rule, do you:*

- |  | <b>A</b>                 | <b>S</b>                 | <b>N</b>                 |
|--|--------------------------|--------------------------|--------------------------|
| 1. Pay your rent/mortgage payment and bills on time?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have \$1000 in a beginner emergency fund.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have 3-6 months of your net income in reserve for emergencies?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Plan ahead for large expenses such as buying a car and moving into an apartment?                                | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Set goals and keep a budget for your net income?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Invest at least 15% of your net income for ROTH IRAs and Tax favored retirement plans.                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Comparison shop for the purchase of most items?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Only use cash for purchases or if you must use a credit card pay the balance off in the same month of purchase. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Have no debt.   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. Keep yourself financially updated by reading personal financial articles and magazines?                        | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If the majority of resulting checked boxes is:

- |               |  |
|---------------|--|
| A – Always    | <b>RELAX</b> – You possess very good personal financial habits and behavior. Congratulations!  |
| S – Sometimes | <b>BE CAUTIOUS</b> – You need to change some personal financial habits and behaviors. Make appointment at <a href="http://ss-solution.com">ss-solution.com</a> |
| N – Never     | <b>DANGER</b> – You are in danger of losing control of your personal financial situation. Make appointment at <a href="http://ss-solution.com">ss-solution</a> |