



## Individual Financial Well-Being Assessment

The purpose of this assessment is to gather information about an individual's current financial situation. This form will provide support in guiding an individual on strategies and tools to help them reach their financial goals. The word "goals" is used to describe anything an individual would like to address related to their financial wellness. The goals identified by the individual should reflect what they want for their life - including aspects of their finances that they want to change or improve, things they would like to save for, or even investments they would like to make.

Please have the individual answer the following questions based on where they are today. There are no right or wrong answers. Please provide a copy of the completed assessment to the individual.

## Individual Financial Well-Being Follow-up Questionnaire

This Individual Financial Well-Being Assessment is just a place to start. We recommend you re-assess a snapshot of the individual's financial situation quarterly by asking the individual to answer a quick (5 minute) Financial Well-Being Follow-up Questionnaire. This questionnaire will help you quickly assess progress made by the individual as well as their confidence in their financial well-being quarterly.

Please have the individual answer the following questions based on where their activities over the past three months. There are no right or wrong answers. Please provide a copy of the completed assessment to the individual.

# Financial Well-Being Assessment

**Program Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Please answer the following questions based on where you are today. There are no right or wrong answers. The purpose of this questionnaire is to ensure appropriate information and resources are provided to you to help you reach your goals.

**First Name:** \_\_\_\_\_

**Last Name:** \_\_\_\_\_

## **Demographics:**

Male/Female/Prefer not to answer

**Age:** What is your age? \_\_\_\_

**Ethnicity origin (or Race):** Please specify your ethnicity.

- White
- Hispanic or Latino
- Black or African American
- Native American or American Indian
- Asian / Pacific Islander
- Other

**Education:** What is the highest degree or level of school you have completed? If currently enrolled, highest degree received.

- Some high school, no diploma
- High school graduate, diploma or the equivalent (for example: GED)
- Some college credit, no degree
- Trade/technical/vocational training
- Associate degree
- Bachelor's degree
- Masters or above

**Marital Status:** What is your marital status?

- Single, never married
- Married
- Domestic partnership
- Widowed
- Divorced
- Separated

## Financial Well-Being Assessment

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Question	Response
<p><b>1. Most people have their own idea about what it means to be financially stable or secure, what does this mean to you?</b>  <b>*Please capture in no more than 20 words</b></p>	
<p><b>2. At this moment, do you feel financially stable?</b></p>	<input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b> <input type="checkbox"/> <b>Unsure</b>
<p><b>Quick Tip:</b> If you believe that you are financially <b>unstable</b> at this time, you may want to call 211 or (insert local social services department here) to see what kinds of supports you can receive to stay financially stable.</p>	
<p><b>3. Do you currently have a personal budget, spending plan, or financial plan?</b></p>	<input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b> <input type="checkbox"/> <b>Unsure</b>
<p><b>Quick Tip:</b> If you want to learn more about creating or improving your budgeting practices, check out the video How To Maintain a Budget and Stick To It: <a href="https://www.bettermoneyhabits.com/saving-budgeting/how-to-maintain-budget/set-budget-stick-to-it.html">https://www.bettermoneyhabits.com/saving-budgeting/how-to-maintain-budget/set-budget-stick-to-it.html</a></p>	
<p><b>4. Do you have financial goals?</b></p>	<input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b> <input type="checkbox"/> <b>Unsure</b>
<p><b>5. What is your most important (financial) goal at this time?</b></p>	
<p><b>6. How confident are you in your ability to achieve a financial goal you set for yourself today?</b></p>	<input type="checkbox"/> <b>Not at all confident</b> <input type="checkbox"/> <b>Somewhat confident</b> <input type="checkbox"/> <b>Very Confident</b>
<p><b>Quick Tip:</b> If you are not confident that you can achieve a financial goal, you may want to seek out financial help in the form of counseling or coaching: <a href="https://www.nfcc.org/agency-locator/">https://www.nfcc.org/agency-locator/</a></p>	

7. Do you have safe and stable housing?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
<b>Quick Tip:</b> If you are not in safe or stable housing, and/or are in danger of losing your housing, call 211 for local resources that may be able to assist you or contact (insert local social services/housing department number) to find out what help may be available to you. You may also find these resources helpful when making housing decisions: <a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing">http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing</a> .	
8. Do you have safe and reliable transportation?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
<b>Quick Tip:</b> If you do not have safe or reliable transportation, call 211 or (insert local social services/work assistance or transportation department number) to find out what help or public transportation is available to you.	
9. Do you have a regular and reliable source of income?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
<b>Quick Tip:</b> If you do not have a regular or reliable source of income, visit <a href="http://careeronestop.org/">http://careeronestop.org/</a> or call 1-877-872-5627 for help finding your local American Job Center for work assistance. If you are receiving SSA disability benefits, you may also find help at <a href="http://www.choosework.ssa.gov/findhelp/">www.choosework.ssa.gov/findhelp/</a> . You can also visit <a href="http://benefits.gov">http://benefits.gov</a> to see what public benefits you may be eligible for depending on your state or your needs.	
10. Are you currently working?	<input type="checkbox"/> Yes <input type="checkbox"/> No  <b>If yes, are you working</b> <input type="checkbox"/> Full time (37 hours or more) <input type="checkbox"/> Part time (32 hours or less)  <b>If no, are you interesting in working?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No  <b>If you are working part-time, would you be interested in working more hours?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No  <b>Would you be interested in assistance with your job search?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Quick Tip:</b> If you currently are not working but would like to, visit <a href="http://careeronestop.org/">http://careeronestop.org/</a> or call 1-877-872-5627 for help finding your local American Job Center for work assistance. If you are receiving SSA disability benefits, you may also find help at <a href="http://www.choosework.ssa.gov/findhelp/">www.choosework.ssa.gov/findhelp/</a> .	

<p><b>11. Do you receive any of the following? (check all that apply)</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Income from a job</li> <li><input type="checkbox"/> Income from a family member or friend</li> <li><input type="checkbox"/> Supplemental Security Income (SSI)</li> <li><input type="checkbox"/> Social Security Disability Insurance (SSDI)</li> <li><input type="checkbox"/> Workers Compensation</li> <li><input type="checkbox"/> Unemployment Insurance</li> <li><input type="checkbox"/> Childcare</li> <li><input type="checkbox"/> SNAP</li> <li><input type="checkbox"/> HUD (Section 8)</li> <li><input type="checkbox"/> LI HEAP</li> <li><input type="checkbox"/> Other:</li> </ul>
<p><b>Quick Tip:</b> To learn more about what benefits you may be eligible for, visit <a href="http://benefits.gov">http://benefits.gov</a>.</p>	
<p><b>12. If you are receiving SSI or SSDI, are you familiar with SSA work incentives?</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Yes</li> <li><input type="checkbox"/> No</li> <li><input type="checkbox"/> Unsure</li> </ul>
<p><b>Quick Tip:</b> To learn more about SSA work incentives that could help you go back to work, earn an income, and keep some of your benefits, visit <a href="https://ssa.gov/disabilityresearch/workincentives.htm">https://ssa.gov/disabilityresearch/workincentives.htm</a>.</p>	
<p><b>13. If you are receiving SSI or SSDI, are you receiving advisement from a certified benefits and work incentives specialist?</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Yes</li> <li><input type="checkbox"/> No</li> <li><input type="checkbox"/> Unsure</li> </ul>
<p><b>Quick Tip:</b> To find your local WIPA (CWIC) or Employment Network in your area, visit <a href="http://www.choosework.ssa.gov/findhelp/">www.choosework.ssa.gov/findhelp/</a>.</p>	
<p><b>14. Over the past month, would you say that your spending on living expenses was less than your total income?</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Yes</li> <li><input type="checkbox"/> No</li> </ul>
<p><b>Quick Tip:</b> If you need help spending less than you earn, check out the video, How to Set a Budget and Stick With It at <a href="https://www.bettermoneyhabits.com/saving-budgeting/how-to-maintain-budget/set-budget-stick-to-it.html">https://www.bettermoneyhabits.com/saving-budgeting/how-to-maintain-budget/set-budget-stick-to-it.html</a>.</p>	
<p><b>15. If you had an unexpected expense, got sick or had another emergency, how confident are you that you and/or your family could come up with money to make ends meet within a month?</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Not at all confident</li> <li><input type="checkbox"/> Somewhat confident</li> <li><input type="checkbox"/> Very confident</li> </ul>
<p><b>Quick Tip:</b> To learn more about savings for emergencies, check out the infographic 6 Simple Steps to Jump Start Your Emergency Fund at <a href="https://www.bettermoneyhabits.com/saving-budgeting/saving-for-future/emergency-fund-tips.html">https://www.bettermoneyhabits.com/saving-budgeting/saving-for-future/emergency-fund-tips.html</a>.</p>	
<p><b>16 a. Do you have debt?</b></p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Yes</li> <li><input type="checkbox"/> No</li> <li><input type="checkbox"/> Unsure</li> </ul>
<p><b>Quick Tip:</b> If you are unable to pay your debt find your local credit counseling office: <a href="https://www.nfcc.org/agency-locator/">https://www.nfcc.org/agency-locator/</a> to see how they may be able to assist.</p>	

<p><b>16 b. If you answered yes to the previous question, check all that apply:</b></p>	<input type="checkbox"/> <b>Student Loan</b> <input type="checkbox"/> <b>Credit Card</b> <input type="checkbox"/> <b>Mortgage</b> <input type="checkbox"/> <b>Medical</b> <input type="checkbox"/> <b>Personal Debt (i.e. to friend)</b> <input type="checkbox"/> <b>Judgment/Wage Garnishment</b> <input type="checkbox"/> <b>Child Support</b> <input type="checkbox"/> <b>Other:</b>
<p><b>17. In the last two months have you paid a late fee on a loan or bill?</b></p>	<input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b>
<p><b>Quick Tip:</b> If you are unable to pay your bills, call 211 or (local consumer credit counseling) for information on any supports you might be eligible for. You may also be able to contact the creditor directly—for more information, check out the video Negotiating with Creditors at <a href="https://www.bettermoneyhabits.com/debt/getting-out-of-debt/debt-negotiation.html">https://www.bettermoneyhabits.com/debt/getting-out-of-debt/debt-negotiation.html</a>.</p>	
<p><b>18. Are you saving regularly for:</b></p>	<p><b>Your goals</b></p> <input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b> <input type="checkbox"/> <b>Unsure</b> <p><b>Emergencies</b></p> <input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b> <input type="checkbox"/> <b>Unsure</b> <p><b>Retirement</b></p> <input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b> <input type="checkbox"/> <b>Unsure</b>
<p><b>Quick Tip:</b> Putting away even a small amount of money regularly can add up over time and make a big difference. For more information on how to get started with your savings, check out the video 5 Steps to Get Started with Saving : <a href="https://bettermoneyhabits.com/saving-budgeting/saving-for-future/how-to-start-saving-money.html">https://bettermoneyhabits.com/saving-budgeting/saving-for-future/how-to-start-saving-money.html</a>.</p>	
<p><b>19. Do you currently have an automatic deposit or electronic transfer set up to put money away for a future use (such as savings)</b></p>	<input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b>
<p><b>Quick Tip:</b> If you receive any regular source of income, such as a paycheck or benefits, talk to your employer or benefits counselor about automatically depositing what you get every month. Automatic deposit can help you save first before you spend any money.</p>	
<p><b>20. Do you have a checking or savings account at a bank or a credit union?</b></p>	<input type="checkbox"/> <b>Yes, bank</b> <input type="checkbox"/> <b>Yes, credit union</b> <input type="checkbox"/> <b>No</b> <input type="checkbox"/> <b>Unsure</b>
<p><b>Quick Tip:</b> To learn more about the difference of a checking or savings account, view the infographic The Difference Between Checking and Savings Accounts at <a href="https://www.bettermoneyhabits.com/personal-banking/bank-account-information/difference-between-checking-and-savings.html">https://www.bettermoneyhabits.com/personal-banking/bank-account-information/difference-between-checking-and-savings.html</a></p>	

<b>21. Do you use any of the following financial services?</b>	<input type="checkbox"/> <b>Credit Cards</b> <input type="checkbox"/> <b>Check Cashing Services</b> <input type="checkbox"/> <b>Payday Loans</b> <input type="checkbox"/> <b>Pawnshops</b> <input type="checkbox"/> <b>Other:</b>
<p><b>Quick Tip:</b> Look around your area and ask any services you use the following questions:</p> <ul style="list-style-type: none"> <li>• What fees do you charge?</li> <li>• What services do you offer?</li> <li>• What interest rate do you charge?</li> </ul> <p>Then, compare those answers to the answers you may get from your local bank or credit union. Some services may be taking advantage of you. If you have fallen into serious debt, connect with your local credit counseling agency (<a href="https://www.nfcc.org/agency-locator/">https://www.nfcc.org/agency-locator/</a>) to see how they may be able to assist you.</p>	
<b>22. Have you reviewed your free credit report this year?</b>	<input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b> <input type="checkbox"/> <b>Unsure</b>
<p><b>Quick Tip:</b> Your credit report is free once per year from each of the three major credit bureaus, so it doesn't hurt anything to check! Visit <a href="http://annualcreditreport.com">http://annualcreditreport.com</a> to get your report. For more information on how to get your free report and to learn more about potential scams, check out <a href="https://www.consumer.ftc.gov/articles/0155-free-credit-reports">https://www.consumer.ftc.gov/articles/0155-free-credit-reports</a>.</p>	
<b>23. Do you know your credit score?</b>	<input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b> <input type="checkbox"/> <b>Unsure</b>
<p><b>Quick Tip:</b> If you don't know your credit score, it's easy to check it from <a href="https://www.creditkarma.com/">https://www.creditkarma.com/</a>. If you're not happy with your score, you can also call (local credit counseling agency) for help with improving your credit.</p>	
<b>24. Do you have health insurance?</b>	<input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b> <input type="checkbox"/> <b>Unsure</b>
<p><b>Quick Tip:</b> Your employer may offer health insurance. If you are in need of health insurance you may qualify for free health insurance or receive help to lower the cost of a health care plan. Go to: <a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a> to learn what you may be eligible for.</p>	
<b>25. Have you filed taxes each year for the past three years?</b>	<input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b>
<p><b>Quick Tip:</b> You may be eligible to receive free assistance with filing your taxes: <a href="http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers">http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers</a></p>	

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