

Your Financial Plan - Quiz

Below is a list of statements dealing with your current financial plan.

Please circle the most accurate response: Always, Sometimes, Never.

	Always	Sometimes	Never
1. I have a written plan for how much money comes in and goes out each month.	A	S	N
2. I make savings a part of my monthly plan.	A	S	N
3. I have an emergency fund with at least \$500 available.	A	S	N
4. I have a retirement fund (IRA, 401K etc) and make regular contributions.	A	S	N
5. My total monthly credit payments (excluding mortgage) are less than 15-20% of my net income.	A	S	N
6. I get all three credit reports annually.	A	S	N
7. I set realistic financial goals.	A	S	N
8. I only use credit for expensive items when I know I can afford the payment.	A	S	N
9. I keep myself updated on the economy and read consumer articles.	A	S	N
10. I comparison shop for most items.	A	S	N

Score:

2 points for every Always
1 point for every Sometimes
0 for every Never

Total:

15-20: Excellent- keep it up!
10-14: Good effort-review areas
0-9: Needs work

www.kathyjopollack.com

1-724-224-6619

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