



## Check your financial health

### Personal Money Management Quiz

Yes or No	Are you
Y    N	1. Balancing your checkbook with your statement of account each month?
Y    N	2. Putting money into an emergency savings account and leaving it there?
Y    N	3. Able to save for upcoming needs such as periodic expenses and long-term goals?
Y    N	4. Making minimum payments on your revolving credit accounts (credit cards)?
Y    N	5. Postdating checks to give yourself some extra float time?
Y    N	6. Unaware of how much debt you owe and to whom?
Y    N	7. Borrowing money from family or friends to pay for regular household expenses such as rent, food, and clothes?
Y    N	8. Taking out new loans to pay off old ones, or extending loans in order to lower monthly payments?
Y    N	9. Using cash advances from one credit card to make payments on others?
Y    N	10. Receiving phone calls and notices from creditors?

#### The results

If you answered “yes” to questions:  
 1, 2, & 3 –EXCELLENT, keep up the good work.  
 4 & 5 –Pick up brochure *Helpful hints*  
*On preparing your monthly budget!* Or call Budgetary  
 Counseling for preventive counseling.  
 6–10 –If you are experiencing any of these  
 situations, call Budgetary Counseling.