

SPENDING/DEBT QUESTIONNAIRE

HOW BAD ARE YOU?

CLIENT INSTRUCTIONS: Circle the number which comes closest to representing how true the statement is for you right now. Then, score yourself, using the key at the bottom of the page.

LESS TRUE	MORE TRUE	STATEMENT
1 2 3 4 5		This month's bills come in before I've paid last month's bills.
1 2 3 4 5		I receive at least one cutoff/past due notice per month.
1 2 3 4 5		I have a stack of unopened bills/notices.
1 2 3 4 5		I keep a negative running balance in my checkbook.
1 2 3 4 5		I search for products I can buy with minimal down payments.
1 2 3 4 5		I get excited about how much credit line I have left.
1 2 3 4 5		I get at least one cash advance per month from my credit card.
1 2 3 4 5		I am frequently short a few dollars and borrow from friends, etc.
1 2 3 4 5		I get high from telling the clerk to "charge it."
1 2 3 4 5		I am always interested in getting new charge cards.
1 2 3 4 5		I feel inordinately good when I pay routine bills like the phone or the rent.
1 2 3 4 5		I am reticent to discuss the subject of money and walk away from social conversations about it.
1 2 3 4 5		I've had an account closed in the last 6 months and am angry about it or have blamed others.
1 2 3 4 5		When my paycheck or loan money comes in, I experience a great sense of relief.
1 2 3 4 5		I rarely keep a running balance in my checkbook.
1 2 3 4 5		My credit card balances run near the maximum credit line.
1 2 3 4 5		I have little or no savings, investments or assets; nothing available for contingencies.
1 2 3 4 5		I bounce more than 3 checks per year.
1 2 3 4 5		I have only a vague idea of my various financial obligations.
1 2 3 4 5		Money is tight, but there is always someone I keep turning to who won't let me starve.
		TOTAL SCORE (add up all numbers)

SCORING KEY

20 - 35 Doesn't look like a problem.

36 - 50 Get on a budget!

51 - 75 Borderline situation. Read How to Get Out of Debt, Stay Out of Debt & Live Prosperously by Jerrold Mundis.

76 - 100 Clearly a problem. Go to a Debtor's Anonymous meeting TODAY!