



## Air Force Financial Readiness How Do I Rate as a Money Manager?



Select the response from column A, B, or C that best reflects your present experience with personal financial management. When you have answered all questions, review your answers and discuss them with your spouse. Where do you match? Where are you different and what might you need to discuss?

Question	A	B	C
1. I have a joint checking account with my spouse.	no	undecided	yes
2. I have a joint savings account with my spouse.	no	undecided	yes
3. I balance my checking account regularly.	usually	sometimes	never
4. I run out of money before the end of the month.	never	sometimes	usually
5. I worry about money.	sometimes	rarely	usually
6. I have been refused credit.	never	once	more than once
7. I am in debt.	little to none	some	too much
8. I spend more than I plan to.	never	sometimes	usually
9. I can afford what I want.	usually	sometimes	never
10. I regret what I buy.	rarely	sometimes	usually
11. I save regularly.	usually	sometimes	never
12. My spouse thinks I'm a ____.	miser	prudent spender	spendthrift
13. I think I'm a ____.	miser	prudent spender	spendthrift
14. I like extravagances.	rarely	sometimes	usually
15. Lack of money is a problem.	never	sometimes	usually
16. I buy on impulse.	never	sometimes	usually
17. I buy to plan for future needs.	usually	sometimes	never
18. I have to juggle payments to my creditors.	never	sometimes	usually
19. There are things I want that I will ____ get.	probably	possibly	never
20. I would go into debt to take a vacation.	never	sometimes	usually
21. I review my net worth.	each year	rarely	never
22. I count on future raises or bonuses to pay some of my bills.	never	sometimes	always
23. I make payments before I have the funds to cover them.	never	sometimes	usually
24. I estimate my expenses well.	usually	sometimes	never
25. My monthly rent or mortgage payments are ____ of my monthly after-tax income.	less than 25%	25%	more than 25%