**Budgeting Skills Self-Assessment**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Skill | Disagree | Somewhat Disagree | Somewhat Agree | Agree | Not Sure |
| I use a weekly or monthly spending plan. |  |  |  |  |  |
| I always have money left over after paying all of my bills. |  |  |  |  |  |
| I set aside money every month in case of an emergency. |  |  |  |  |  |
| I am a thrifty spender. |  |  |  |  |  |
| I keep my financial papers organized & in a safe place |  |  |  |  |  |
| I set reasonable financial goals and usually achieve them. |  |  |  |  |  |
| I avoid spending beyond my means. |  |  |  |  |  |
| I always pay all of my bills on time. |  |  |  |  |  |
| I prioritize my spending. |  |  |  |  |  |
| I wish I could save more money. |  |  |  |  |  |
| I usually run out of money in between pay cheques. |  |  |  |  |  |
| I make purchases without really thinking about them. |  |  |  |  |  |
| I understand the difference between income & expenses. |  |  |  |  |  |
| I understand the difference between needed expenses & wanted expenses. |  |  |  |  |  |
| I comparison shop before I make a purchase. |  |  |  |  |  |
| I only use credit when I have the money in the bank to pay the bill. |  |  |  |  |  |