

Financial Stress Analysis

By Scott Morton

Answer questions A through R honestly.

If you're married, compare your answers with your spouse.

	Yes or Frequently				No or Never	
A. Mind occupied with finances. "Where's the money coming from?"	5	4	3	2	1	0
B. Wonder when you'll start saving for kids' college or your retirement	5	4	3	2	1	0
C. Charge items because "I'm short" in cash or checking account	5	4	3	2	1	0
D. Difficulty paying credit card balances in full each month	5	4	3	2	1	0
E. Skip giving commitments or give less than pledged	5	4	3	2	1	0
F. Invade savings to meet current expenses	5	4	3	2	1	0
G. Net worth decreasing annually	5	4	3	2	1	0
H. Forego saving most months	5	4	3	2	1	0
I. Feel resentment toward creditors, government	5	4	3	2	1	0
J. Receive past-due notices on bills	5	4	3	2	1	0
K. Compare yourself materially with friends, siblings, others	5	4	3	2	1	0
L. "Emergency only" savings less than two months' living expenses	5	4	3	2	1	0
M. Ignore or exceed budget limits on clothes, entertainment, food	5	4	3	2	1	0
N. Use spending as emotional therapy ("To the mall!")	5	4	3	2	1	0
O. Housing payment exceeds 35 percent of gross monthly income	5	4	3	2	1	0
P. If married, discussing finances with your spouse is usually stressful	5	4	3	2	1	0
Q. Current credit card balance is greater than \$500	5	4	3	2	1	0
R. Borrowed to buy current car	5	4	3	2	1	0

Total for each column

--	--	--	--	--	--

- 0-18 Excellent, low financial stress
- 19-36 Good, but some stress
- 37-54 Danger, make changes now!
- 55-90 Financial bondage

Total of all columns

--

What are your top two frustrations in your personal finances?

1. _____
2. _____

If you could do one thing to improve your financial situation, what would it be?

(If married) My spouse has filled out this page and we have discussed our answers.

Spouse's initials: _____