Personal Financial Assessment

To start your self-assessment and motivate yourself to make better financial decisions, complete the following quiz! Mark A for Always, S for Sometimes, and N for Never.

As a rule do you...

1. Refrain from over drafting your account
2. Maintain more than $100.00 in your checking account
3. Keep an “in case of emergency” fund
4. Plan ahead for large expenses such as a vacation trip or moving into an apartment
5. Have at least one financial goal that you are working toward
6. Keep an actual budget for your net income
7. Comparison shop for the purchase of most items
8. Only pay for things that you can reasonably afford
9. Balance your checkbook or frequently utilize online banking
10. Feel confident about your finances and having enough money

Assessment Results:

If the majority of resulting checked boxes is:

A – Always
RELAX – You possess very good personal financial habits and behavior. Congratulations!

S – Sometimes
BE CAUTIOUS – You may need to change some personal financial habits and behaviors. Be aware and take steps to learn more about managing your finances. You may consider making an appointment with the Cale P. & Katherine Smith Student Financial Management Center.

N – Never
DANGER – You may be in danger of losing control of your personal financial situation. Act now to take control of your finances by scheduling an appointment with the Cale P. & Katherine Smith Student Financial Management Center!

Source: Money Management International’s Understanding Money and Credit Reference Guide • 225-578-1586 | sfmc@lsu.edu | 158 LSU Student Union