

# 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...

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

## 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](mailto:sfmc@lsu.edu) | 158 LSU Student Union



Cale P. & Katherine Smith  
Student Financial  
Management Center



@lsusfmc