

ACTIVITY – RATE YOUR FINANCIAL BEHAVIOR



Read each statement in rows 1 through 12. In the columns next to the statement, place an X under the column that describes your financial behavior. Do this for each question.

NUMBER	DESCRIPTION	ALWAYS	SOMETIMES	NEVER
1	Pay bills on time.			
2	Have a checking account with direct deposit of paycheck from work.			
3	Balance checkbook monthly.			
4	Track expenses/record keeping system.			
5	Have a spending plan/budget and review it at least quarterly.			
6	Have a savings plan.			
7	Save a specific dollar amount weekly.			
8	Plan and set goals for a financial future.			
9	Have a savings account.			
10	Review credit report.			
11	Pay credit card balances in full each month.			
12	Have money in more than one type of investment.			

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