

Check your financial health

Personal Money Management Quiz

Yes or No	Are you	
Y	N	1. Balancing your checkbook with your statement of account each month?
Y	N	2. Putting money into an emergency savings account and leaving it there?
Y	N	3. Able to save for upcoming needs such as periodic expenses and long-term goals?
Y	N	4. Making minimum payments on your revolving credit accounts (credit cards)?
Y	N	5. Postdating checks to give yourself some extra float time?
Y	N	6. Unaware of how much debt you owe and to whom?
Y	N	7. Borrowing money from family or friends to pay for regular household expenses such as rent, food, and clothes?
Y	N	8. Taking out new loans to pay off old ones, or extending loans in order to lower monthly payments?
Y	N	9. Using cash advances from one credit card to make payments on others?
Y	N	10. Receiving phone calls and notices from creditors?

The results

If you answered "yes" to questions:

- 1, 2, & 3 –EXCELLENT, keep up the good work.
- 4 & 5 –Pick up Navy Federal brochure *Dollar Discipline Works!* Or call Budgetary Counseling for preventive counseling.
- 6–10 –If you are experiencing any of these situations, call Budgetary Counseling.