



Young Adult Financial Wellness Check List

- I have enough money or income to pay all my monthly bills each month.
- If I use credit cards, I pay them off completely every month and pay no finance charges.
- At some time during the last four years, I have kept and analyzed a written record of my spending for a month.
- I have a written spending plan.
- I have enough money in an emergency account to meet 2 to 3 months expenses, or to pay for a major car repair.
- I plan for expenses that only come once or twice a year and have enough money for them when they're needed.
- I am able to put aside money from my take home pay each month in a savings or an investment account.
- I rarely spend money that I have not budgeted in my spending plan.
- I keep my financial records organized in a specific place in my home or room.
- I have given some thought to my financial goals for the long term future.

Scoring: Give yourself 1 point for each check mark.

8 to 10 points You're making a good financial start in life.

5 to 7 points You're making a good effort, but attention to a few more details can really make a difference in your future.

0 to 4 points You aren't paying enough attention to financial habits that may already be affecting your future in ways you haven't thought of.