



Financial Empowerment Assessment

**Are you empowered in these areas? Let us know:
Answer the questions below and ask your Counselor to determine the best path for
you to have empowerment in your finances!**

Circle One:

What has been your experience with money?

Does how you were raised affect your view on money? **Yes Sometimes No**

Can you talk about money without becoming angry or sad? **Yes Sometimes No**

Can you team up with your partner to accomplish a single financial goal, even though you have differences? **Yes Sometimes No**

How do you manage your cashflow each month?

Do you track spending as a way to help build your budget? **Yes Sometimes No**

Do you make a budget and work from it? **Yes Sometimes No**

Does your budget include saving and periodic expenses—like birthdays and your car tag? **Yes Sometimes No**

Do you save little by little for a goal instead of purchasing now and paying later? **Yes Sometimes No**

Do you look at where your paychecks fall on a calendar and coordinate paying your bills by their due dates? **Yes Sometimes No**

Do you manage your tax withholdings to your greatest advantage each year? **Yes Sometimes No**

How does credit affect you?

Do you know how to read and interpret your own credit report and score? **Yes Sometimes No**

Do you know what information goes in to calculating your credit score? **Yes Sometimes No**

Do you dispute incorrect information on your credit report? **Yes Sometimes No**

Do you know the areas a poor credit score can cost you money? **Yes Sometimes No**

Do you know the steps to take to protect yourself from identity theft? **Yes Sometimes No**

How do you manage your debt?

Do you shop around for the best rate when borrowing money? **Yes Sometimes No**

Do you understand differences in types of loans and various types of credit cards? **Yes Sometimes No**

Do you know the different types of mortgages? **Yes Sometimes No**

Can you spot a loan pitfall? (example: payday loans, overdraft fees and rent to own) **Yes Sometimes No**

Do you pay your debts down faster than required? **Yes Sometimes No**

Are you aware of how the bankruptcy process works? **Yes Sometimes No**

Do you know the pros and cons to consolidation loans? **Yes Sometimes No**

Do you know how to spot debt settlement scams? **Yes Sometimes No**

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Financial Empowerment Assessment (continued)

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Circle One:

Managing finances in your family

Do you model and communicate good budget and saving habits to your children? Yes Sometimes No

Do you feel comfortable setting up a financial plan that works for each member of the family? Yes Sometimes No

Investing in your future

Do you save for different needs you may have for the future—like: emergency savings, retirement, college or other goals? Yes Sometimes No

Do you know how to start investing? Yes Sometimes No

Do you participate in your company's 401(k) plan? Yes Sometimes No

Do you want someone to give you information about any of the skills mentioned in this questionnaire?

Yes No

Call 405-789-2227 or toll free: 866-364-2227 to talk to a counselor today!

We at CCCS of Central Oklahoma believe strongly in these financial skills. Getting out of debt is important—but what is far more important is your empowerment in your money so that you can do more than just survive and get the bills paid.

You can thrive and build prosperity!