

What is Your Financial Stress Level on a Scale of (1-10)?

1 -----5-----10
No Stress Frustrated & a Little Nervous Panic & Fear

Category A

Just Frustrated

(Stuck: Not on the Edge but Not Free)

- Make Plenty of Money Just Not Controlling Spending
- Not Saving Enough or At All
- Lots of Buying Things We WANT but Don't NEED
- Credit Cards Either Have a Balance on Them OR Paying Them Off Monthly Prevents Me From Saving, Investing, etc.

Category B

Frustrated & Nervous

(On the Edge of Danger)

- Can't Seem to Pay Off Credit Cards
- No Emergency Fund
- Have to Charge Emergencies
- Can't Seem to Save Money to Purchase Big Items We Need
- Job Loss Would Make it Impossible to Pay Monthly Bills
- Can Pay Monthly Bills But Slowly Losing Ground or Watching Credit Card Balance Grow & Grow

Category C

Severe Crisis

(Sinking Fast)

- Fixed Expenses Exceed Income
- Late Notices on 1 or More bills
- Collectors Calling
- Foreclosure and/or Repossession is Likely or Close
- Using Credit Cards to Survive.