

 **HIGH SCHOOL FINANCIAL CAPABILITY SURVEY**

Map your money journey - High school

Managing money is an important skill for everyone to have. Take this survey to find out where you are today and then plan your financial future.

Survey instructions

Here's what you do:

- Answer 30 questions as honestly as you can. Your answers will be private.
- Find out about your current money smarts and skills.
- Explore things you can do to manage your money better.



Part 1

How often does each statement describe you or your situation?

This statement describes me	Most of the time	Often	Sometimes	Rarely	I don't know
1. When I have a problem to solve, I find out as much information as I can about it.					
2. I try to think of many different approaches when I'm solving a problem.					
3. When I make a decision, I go with my "gut feeling" and I don't think too much about the consequences.					
4. I spend a lot of time thinking about how what I do today will affect me in the future.					
5. I'd rather save my money for an important purchase than spend it immediately on something that doesn't matter much to me.					

This statement describes me	Most of the time	Often	Sometimes	Rarely	I don't know
6. I will give up what I want today to get what I want in the future.					
7. I finish my homework on or before the due date.					
8. It's easy for me to stop myself from buying things I can't afford.					

Part 2

How often does each statement describe you or your situation?

This statement describes me or my situation	Most of the time	Often	Sometimes	Rarely	I don't know
9. When my family buys me things, I try to "pay them back" by helping them out.					
10. I feel personal responsibility when spending my family's money.					
11. I don't care if other people have more money than I do.					
12. I think it's important to save money for things I want to buy or have.					
13. I think it's important to save money for my education and my future.					
14. When I'm feeling down, I buy things to cheer myself up.					
15. I keep track of how much money I spend.					
16. Before I buy something, I ask myself if I need it or just want it.					
17. If I really want something, I work hard to get it.					
18. I let my friends' choices guide what I decide to buy.					
19. I'm confident in my ability to achieve a financial goal I set.					
20. When I'm in trouble or have a challenge to deal with, I can usually find a solution.					



How often is this statement true?

This statement is	True most of the time	Often true	Sometimes true	Rarely true	I don't know
21. I'm good at making money decisions and managing money.					
22. How much a person charges on their credit card will affect their credit rating.					
23. A good rule to live by is to have an emergency fund that covers two to six months of expenses.					
24. Compound interest lets me earn interest on my principal and my interest.					
25. Because of compound interest, the earlier I start saving for retirement, the more money I'll have when I retire.					
26. If a person uses their home as a guarantee for a loan, they could lose their home.					
27. If a person has an adjustable-rate mortgage and the interest rate goes up, their monthly mortgage payments will go up.					
28. I only trust information I find on the Internet if I know it's from a reliable, factual source.					
29. To decide if I can trust what I read, I think about its purpose (for example, is it selling something?).					
30. Researching products and comparison shopping can help me make buying decisions that are best for me.					