

 **GETTING STARTED**

# My money picture

This tool gives you a picture of where someone is and where they want to go financially. This can help you choose a good place to start within the toolkit.

When you feel the time is right, you can ask someone to complete the tool on their own or review it together. Reading the questions together may be useful if you're working with someone that has limited literacy levels, is an English language learner, or when a dialogue would be more productive.

## What to do

- **Have the person you're working with answer the questions** based on their current situation and attitudes. There are no right or wrong answers.
- **Review their answers with them and match their answers to the modules** in the toolkit. This can help you determine which module will be the most useful right now.

## A step further

If you keep a copy of this tool, be sure you have a system for keeping the information completely confidential. Be ready to describe your system for keeping this information secure. As you proceed, follow your organization's policies when it comes to storing and handling people's personal information.



# Use My money picture to find a place to start your conversation

If you could change one thing about your financial situation, what would it be?

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QUESTION	YES	NO
1. Do you have dreams for you or your children that require money to make them happen?		
2. Are you behind on rent, car payments, or other bills?		
3. Do you usually have about the same amount of income every week?		
4. When unexpected expenses or emergencies happen, do you have some money set aside to cover them?		
5. Can you cover all of your bills and living expenses each month with the money, benefits, and other resources you have?		
6. Are you having trouble paying student loans or other debts?		
7. Has your credit history made it hard to get a car, insurance, a phone, or a job?		
8. Do you have an account at a bank or credit union?		
9. Do you feel like you're spending too much on things like fees and interest to access and use your money?		
10. Have you had issues with a financial product or service like a bank account, loan, mortgage, debt collector, or credit report that you haven't been able to resolve?		



## Answer key for My money picture

Use the chart to help you determine where to start financial empowerment work.

QUESTION	YES	NO	MODULE
1. Do you have dreams for you or your children that require money to make them happen?	✓	✓	❶ Setting Goals
2. Are you behind on rent, car payments, or other bills?	✓		❷ Paying Bills
3. Do you usually have about the same amount of income every week?		✓	❸ Tracking Income and Benefits
4. When unexpected expenses or emergencies happen, do you have some money set aside to cover them?		✓	❷ Saving ❸ Paying Bills
5. Can you cover all of your bills and living expenses each month with the money, benefits, and other resources you have?		✓	❷ Paying Bills ❸ Getting through the Month
6. Are you having trouble paying student loans or other debts?	✓		❶ Dealing with Debt ❷ Paying Bills
7. Has your credit history made it hard to get a car, insurance, a phone, or a job?	✓		❷ Understanding Credit Reports and Scores
8. Do you have an account at a bank or credit union?		✓	❸ Choosing Financial Products and Services
9. Do you feel like you're spending too much on things like fees and interest to access and use your money?	✓		❸ Choosing Financial Products and Services
10. Have you had issues with a financial product or service like a bank account, loan, mortgage, debt collector, or credit report that you haven't been able to resolve?	✓		❹ Protecting your Money

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