

Are you financially fit?

Find out how financially fit you are by completing this quiz based on your current use of the financial strategies below. Researchers at Florida State University found that the most financially fit households reported frequent use of these strategies.

Financial Strategies		Never	Sometimes	Often	Write your score here ↓
1	My partner and I discuss our household finances and investments.	1	2	3	
2	I actively share any new information and knowledge I gain about personal finance and investing with my partner.	1	2	3	
3	My partner actively shares new information and knowledge about personal finance and investing he/she gains with me.	1	2	3	
4	I actively seek out personal finance and investing related information from my employer.	1	2	3	
5	My partner actively seeks out personal finance and investing related information from his/her employer.	1	2	3	
6	I (or my partner and I) work out how much my partner and I will need for retirement.	1	2	3	
7	I (or my partner and I) forecast how much my partner and I will have in retirement given our current savings and retirement plans.	1	2	3	
8	I save something from my paycheck into a savings or retirement account.	1	2	3	
9	My partner saves something from his/her paycheck into a savings or retirement account.	1	2	3	
10	I (or my partner and I) save up to buy expensive items to avoid borrowing too much.	1	2	3	
11	I (or my partner and I) pay the household bills on time.	1	2	3	
12	I pay my monthly credit card balances in full.	1	2	3	
13	My partner pays his/her monthly credit card balances in full.	1	2	3	
14	When I (or my partner and I) pay the mortgage, I (or we) pay a little extra towards the mortgage principal.	1	2	3	
15	I (or my partner and I) have an emergency fund; that is, some savings that are not touched except in the case of financial emergencies.	No = 1		Yes = 3	
Write your total score here					→

Earn Spend Save is a collaboration of Boone County Public Library and Brighton Center, funded by a grant from Smart investing @ your library®, a partnership between the American Library Association and the FINRA Investor Education Foundation.

Are you financially fit?

How well did you do?

Less than 25: Poor

You scored well below the most financially fit households in Florida State's research. It's time to take action! Pick up a copy of the "Are you Financially Fit?" brochure* and discover six strategies that can help you increase your financial fitness. Get more tips at financial workshops offered by Boone County Public Library and Brighton Center: www.bcpl.org/earn-spend-save

Between 25 and 30: Baseline

While you have a basic level of financial fitness, you scored below the most financially fit households in Florida State University's research. There is definitely room for improvement. Choose strategies from the "Are you Financially Fit?" brochure* and incorporate them into your improvement plan. Attend workshops at the Library to enhance your plan: www.bcpl.org/earn-spend-save

Between 31 and 36: Good

You have a good level of financial fitness and scored nearly as well as most financially fit households in Florida State University's research. Still you might be able to learn how to tweak your fitness by reading through the "Are you Financially Fit?" brochure.* Get more financial tips at Library workshops: www.bcpl.org/earn-spend-save

More than 36: Very good

You have a very good level of financial fitness, scoring similarly to the most financially fit households in Florida State University's research. Make sure you keep up the good work so that you can maintain your fitness level. It is worth checking the "Are You Financially Fit?" brochure* to see if there are any strategies you haven't tried. Attend workshops at the Library to enhance your fitness.

*The "Are You Financially Fit?" brochure is available at all Boone County Public Library locations. Or find it at: www.bcpl.org/earn-spend-save

This educational outreach material was produced by David Eccles, Elizabeth Goldsmith, and Paul Ward of Florida State University.

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