

Read each question and circle the answer you feel most applies to your **current behaviour**.

Choose one answer per question

1. **When choosing or renewing a product/package/service, how often do you spend time comparing different products or packages? E.g. mobile phone contracts, electricity, insurance**

- I always spend time comparing
- I sometimes spend time comparing
- I very rarely spend time comparing
- I never spend time comparing

2. **How do you generally handle paying your monthly bills for your credit or store cards?**

- I always pay in full
- I usually pay in full, but sometimes let part of the balance roll over to the next month
- I vary in the amount I pay off – between the minimum and the full amount
- I generally make the minimum payment each month

3. **How much of a plan do you have for achieving your financial goals?**

- I have a specific plan of what I need to do that I check and refine often
- I have a basic plan that I look at a few times a year
- I have a vague plan that I'm yet to record on paper/digitally
- I don't have a plan and tend to drift financially

4. **On occasions you save money, when do you typically decide what to save?**

- I allocate a set amount to save on every pay day
- I allocate a set amount to save most pay days
- I allocate a set amount to save some pay days, other times I see what is left to allocate before the next pay day
- I see what I have left before pay day and decide if I can allocate anything then

5. **Which of these best describes how often you save money? Whether you're paid monthly or weekly.**

- Every month/week
- Most months/weeks
- Some months/weeks, but not others
- Rarely/never

6. **Thinking about the months/weeks that you save money, is the amount that you save...**

- Exactly the same each month/week
- Roughly the same each month/week
- A little different from month to month/week to week
- Very different from month to month/week to week

7. **Which of these best describes how accurately you know how much money you have at present, excluding any savings? We're not interested in how much money you have, just how accurately you know how much money you have to spend.**

- I know within £1-10
- I know within £50
- I know within £100
- I know within £500

8. **How often do you normally check how much money is in your current account?**

- Every day
- At least once a week, but not every day
- At least once a fortnight, but not once a week
- Less than once a month

Choose one answer per question

9. Imagine you had an unexpected bill of £300 that you have to pay within seven days from today, which of the following would you do?

- I would pay it with my own money, without dipping into savings
- I would have to dip into savings
- I would use a form of credit, overdraft or borrow money
- I would not be able to pay this expense

10. How often do you run out of money before the end of the week or month or need to use a credit card or overdraft to get by? Would you say it was...

- Never
- Hardly ever
- Sometimes
- Always

11. How closely do you normally plan how you will spend your money over the coming week or month? For example, by drawing up a budget.

- Very closely
- Fairly closely
- Not very closely
- I do not plan my spending at all

12. How often do you buy small things on impulse without giving it a second thought?

- I never do this
- I rarely do this
- I occasionally do this
- I often do this

13. How often do you delay or miss paying a bill, beyond the date it becomes due?

- I never do this
- I rarely do this
- I occasionally do this
- I often do this

14. What is your approach to tracking non-essential spending habits?

- I always calculate them every month
- I calculate them every few months
- I calculate them once a year
- I rarely think about my non-essential spending

15. What are you actively doing about your credit score?

- I regularly check my credit score and, if appropriate am seeking to improve it
- I occasionally check my credit score, but don't actively seek to improve it
- I check my credit score once or twice a year and don't think much about it
- I don't ever check my credit score

Could any of my current behaviours make it difficult for me to achieve what I want to?