Name:	Date:	Class:
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♦ HIGH SCHOOL BUILDING BLOCKS ASSESSMENT

Youth financial capability survey

This survey will help you reflect on your own financial knowledge, attitudes, skills, and habits. It will also help you develop the building blocks of financial capability that you'll need on your journey to adult financial well-being.

Your answers should speak to how well each statement describes you or your situation. Please answer as honestly and accurately as you can. Your responses will be kept confidential and this assessment will not be graded.



How well does each statement describe you or your situation?

Th	is statement describes me	Completely	Very well	Somewhat	Very little	Not at all
1.	When I have a problem to solve, I try to gather as much information as possible.					
2.	I try to think of many different approaches when I'm solving a problem.					
3.	When I make a decision, I usually go with my "gut feeling" and I don't think too much about the consequences.					
4.	Living for the moment is less important to me than planning for a good future.					
5.	I spend a lot of time thinking about how what I do today will affect me in the future.					
6.	I'd rather save money for an important purchase than spend it now on something unimportant.					
7.	I will give up what I want today to get what I want in the future.					



This statement describes me	Completely	Very well	Somewhat	Very little	Not at all
8. I finish my homework on or before the due date.					
9. I try to save money in case of an emergency.					
10. It's hard for me to resist buying things I can't afford.					



How well does each statement describe you or your situation?

This statement describes me	Completely	Very well	Somewhat	Very little	Not at all
11. When my parents buy me things, I try to "pay them back" by helping them out.					
12. I feel personal responsibility when spending my parents' money.					
13. I don't care if other people have more money than I do.					
14. I think it's important to save money for things I want to buy or have.					
15. I think it's important to save money for my education and my future.					
16. Buying things makes me happy.					
17. I am able to save money.					
18. If I don't have enough money to buy something I really want with cash, I try to buy it anyway.					

This statement applies to me	Always	Often	Sometimes	Rarely	Never
19. When I shop, I compare brands and other options.					
20. I keep track of how much money I spend.					
21. I ask myself if something is a need or a want before buying it.					
22. I say no to spending money on things I think are wrong or unnecessary.					
23. If I really want something, I work hard to get it.					
24. I spend money on things that aren't important to me because my friends are doing it.					
25. I'm confident in my ability to achieve a financial goal I set.					
26. When I'm in trouble or have a challenge to deal with, I can usually find a solution.					
27. I consider myself a "smart spender."					
28. I can save money for things I really want.					
29. I'm good at making money decisions and managing money.					



Part 3

30. How would you compare yourself to your close friends regarding your overall knowledge of financial topics?

I know much	I know a little	I know the	My friends know	My friends know
more than my	more than	same amount	a little more	much more
friends.	my friends.	as my friends.	than I do.	than I do.

Rate how true or false each statement is.

I think this statement is	Always true	Often true	Sometimes true	Rarely true	Never true
31. My credit rating will not be affected by how much I charge on my credit cards.					
32. A good rule to live by is to have an emergency fund that covers two to six months of my expenses.					
33. With compound interest, I'll earn interest on my principal and my interest.					
34. As a result of compound interest, the earlier I start saving for retirement, the more money I'll have.					
35. If I use my home as collateral for a loan, there is no chance of losing my home.					
36. If the interest rate goes up on an adjustable-rate mortgage, my monthly mortgage payments will go up.					
37. For information I find on the Internet, knowing the author can help me judge if it is a reliable source.					
38. Before I trust information I find in my research, it's important to make sure it's factual and objective.					
39. Knowing the intended purpose of published information (for example, is it selling something?) can help me judge its reliability.					
40. Product research and comparison shopping can help me make informed buying decisions.					