

**Part 1:** How well does this statement describe you or your situation?

This statement describes me	Not at all	Very little	Somewhat	Very well	Completely
1. I know how to make complex financial decisions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I am able to make good financial decisions that are new to me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I know how to get myself to follow through on my financial intentions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I am able to recognize a good financial investment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I know how to keep myself from spending too much	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. I know how to make myself save	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. I know where to find the advice I need to make decisions involving money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Part 2: How often does this statement apply to you?

This statement applies to me	Never	Rarely	Sometimes	Often	Always
8. I know when I do not have enough information to make a good decision involving my money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. I know when I need advice about my money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. I struggle to understand financial information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Part 3: Tell us about yourself.

11. How old are you?	<input type="checkbox"/> 18-61	<input type="checkbox"/> 62+
12. How did you take the questionnaire?	<input type="checkbox"/> I read the questions	<input type="checkbox"/> Someone read the questions to me



1. Select the person’s answers, record the response value in the right hand column and add up the total values for each part of the questionnaire.

This statement applies to me	Not at all	Very little	Somewhat	Very well	Completely
1. I know how to make complex financial decisions	0	1	2	3	4
2. I am able to make good financial decisions that are new to me	0	1	2	3	4
3. I know how to get myself to follow through on my financial intentions	0	1	2	3	4
4. I am able to recognize a good financial investment	0	1	2	3	4
5. I know how to keep myself from spending too much	0	1	2	3	4
6. I know how to make myself save	0	1	2	3	4
7. I know where to find the advice I need to make decisions involving money	0	1	2	3	4

Part 1 subtotal: _____

This statement applies to me	Never	Rarely	Sometimes	Often	Always
1. I know when I do not have enough information to make a good decision involving my money	0	1	2	3	4
2. I know when I need advice about my money	0	1	2	3	4
3. I struggle to understand financial information	4	3	2	1	0

Part 2 subtotal: _____

Total response value: _____

2. Find the financial skill score

How old is the person?

18-61 62+

How did the person take the questionnaire?

Self-administered

Administered by someone else

Because scores vary based on age and how the questionnaire was administered, you must convert the total response value to a financial skill score.

- Find the row that corresponds to the total response value.
- Follow that row across to the column that corresponds to the person's age and how the questionnaire was administered.
- Record the final score.

Financial skill score:

Total response value	Questionnaire self-administered		Questionnaire administered by someone else	
	18-61	62+	18-61	62+
0	5	3	3	6
1	8	6	7	9
2	11	9	9	12
3	13	12	11	14
4	15	14	14	16
5	18	16	16	18
6	20	18	18	20
7	22	20	19	22
8	23	22	21	23
9	25	24	23	25
10	27	26	25	27
11	29	27	27	29
12	30	29	28	30
13	32	31	30	32
14	33	32	31	33
15	35	34	33	35
16	36	35	34	36
17	38	37	36	38
18	39	38	38	40
19	41	40	39	41
20	42	42	41	43
21	44	43	42	44
22	46	45	44	46
23	47	46	45	47
24	49	48	47	49
25	50	49	49	51
26	52	51	50	52
27	54	53	52	54
28	55	55	54	56
29	57	56	56	58
30	59	58	58	60
31	61	60	60	62
32	63	62	62	64
33	65	64	64	66
34	67	66	66	68
35	69	68	69	71
36	72	71	71	74
37	74	74	75	77
38	77	77	78	80
39	81	80	82	84
40	85	85	88	89

Learn more at

consumerfinance.gov/financial-skill-scale