



THE FINANCIAL EDUCATOR

FINANCIAL FITNESS

QUESTIONNAIRE

Full Name :

E-Mail : Phone :

■ Instructions:

Choose one answer that best describes your behaviour or attitude towards money for each question and note the points. Please answer honestly, and don't worry about what others might think.

Section 1: Financial Goals and Planning

1. Do you have clear, written financial goals?

- a) Yes (1 pt)
- b) No (0 pts)

2. How often do you review and update your financial plan?

- a) Monthly (2 pts)
- b) Quarterly (1 pt)
- c) Annually (1 pts)
- d) Rarely/Never (0 pts)

3. Do you have an emergency fund that covers at least 3-6 months of living expenses?

- a) Yes (2 pts)
- b) No (0 pts)
- c) Partially (1 pt)





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Section 2: Budgeting and Spending Habits

4. Do you track your income and expenses regularly?

- a) Yes, meticulously (2 pts)
- b) Occasionally (1 pt)
- c) No (0 pts)

5. What percentage of your income do you save each month?

- a) Less than 10% (0 pts)
- b) 10-20% (1 pt)
- c) More than 20% (2 pts)
- d) I don't save regularly (0 pts)

6. Do you live within your means (spend less than you earn)?

- a) Always (2 pts)
- b) Most of the time (1 pt)
- c) Rarely (0 pts)
- d) Never (0 pts)

7. How often do you make impulsive or unplanned purchases?

- a) Rarely/Never (2 pts)
- b) Occasionally (1 pt)
- c) Frequently (0 pts)





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Section 3: Debt Management

8. Do you have any outstanding debt?

- a) Yes (0 pts)
- b) No (2 pts)

9. If yes, what is your total debt-to-income ratio?

- a) Less than 30% (2 pts)
- b) 30-50% (1 pt)
- c) More than 50% (0 pts)
- d) I don't know (0 pts)

10. Are you actively paying off your debt?

- a) Yes, aggressively (2 pts)
- b) Yes, but only making minimum payments (1 pt)
- d) Never (0 pts)

11. Do you have a plan to become debt-free?

- a) Yes (2 pts)
- b) No (0 pts)





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Section 4: Savings and Investment

12. Do you contribute to a retirement savings account?

- a) Yes, regularly (2 pts)
- b) Occasionally (1 pts)
- c) No (0 pts)

13. How would you describe your investment knowledge?

- a) Beginner (0 pts)
- b) Intermediate (1 pt)
- c) Advanced (2 pts)

14. Do you have a diversified investment portfolio?

- a) Yes (2 pts)
- b) No (0 pts)
- c) I don't invest (0 pts)

15. Are you on track to meet your long-term financial goals?

- a) Yes (2 pts)
- b) No (0 pts)
- b) Unsure (0 pts)





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Section 5: Insurance and Risk Management

16. Do you have adequate insurance coverage?

- a) Yes (2 pts)
- b) No (0 pts)
- c) Unsure (0 pts)

17. Do you have a will or estate plan in place?

- a) Yes (2 pts)
- b) No (0 pts)

18. Are you prepared for unexpected financial risks?

- a) Yes (2 pts)
- b) No (0 pts)
- c) Partially (1 pt)





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Section 6: Financial Knowledge and Behaviour

19. How confident are you in managing your finances?

- a) Very confident (2 pts)
- b) Somewhat confident (1 pt)
- c) Not confident (0 pts)

20. Do you seek professional financial advice when needed?

- a) Yes, regularly (2 pts)
- b) Occasionally (1 pt)
- c) Never (0 pts)

21. How often do you educate yourself about personal finance?

- a) Regularly (2 pts)
- b) Occasionally (1 pt)
- c) Never (0 pts)

22. On a scale of 1-10, how would you rate your current financial health?

- a) 1-3 (0pts)
- b) 4-6 (1 pt)
- c) 7-10 (2 pts)





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Section 6: Financial Knowledge and Behaviour (contd)

23. What is your biggest financial challenge right now?

- a) Debt (0 pts)
- b) Saving (1 pt)
- c) Investing (1 pt)
- d) Budgeting (1 pt)
- e) Other (1 pt)

24. What steps are you taking to improve your financial situation?
(choose each answer that applies)

- a) Budgeting (1 pt)
- b) Paying off debt (1 pt)
- c) Increasing savings (1 pt)
- d) Investing (1 pt)
- f) Seeking professional advice (1 pt)
- c) Other (1 pt)



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Once answered, complete the scoring process below

Total Score Calculation

Add up the points from all sections.
Maximum possible score: 50 points

Interpretation of Scores

- **0-15 Points**: Needs significant improvement. Focus on budgeting, building an emergency fund, and reducing debt.
- **16-30 Points**: Moderate financial health. Strengthen savings, investments, and long-term planning.
- **31-50 Points**: Strong financial health. Maintain good habits and continue optimizing your financial strategy.

This scoring system provides a clear way to assess financial fitness and identify areas for improvement.

