

## Activity 2: My Money Habits

Read each line below and circle the response that sounds like you.

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|---|-----|----|
| 1. I have a spending plan or budget.                        | Yes | No |
| 2. I track my spending every month.                         | Yes | No |
| 3. I pay my bills on time or before the due date.           | Yes | No |
| 4. I have money in a bank or credit union.                  | Yes | No |
| 5. I pay my credit card balance in full every month.        | Yes | No |
| 6. I know the total amount of any debts I have.             | Yes | No |
| 7. I have seen my credit report in the past 12 months.      | Yes | No |
| 8. I save money every month.                                | Yes | No |
| 9. I could pay for an unexpected expense today if I had to. | Yes | No |

Are there any NO answers above that might make it hard for you to achieve your financial goals? Take some time to think about this.

## Activity 3: Smart Money Habits

Most people would say that the habits listed above are good ones to have. Make a list of any money habits from Activity 2 that you don't have now, but would like to develop. Make a promise to yourself to start right now.

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### Remember...

Changing your money habits takes time. Don't get discouraged.