

 **ACTIVITY #2: MY MONEY HABITS**

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

- 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, credit union or ABLE Account. 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 reviewed 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 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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**FINN SAYS...**

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