Financial Capability Scale (0-8 point scale)

1. Do you **currently** have a personal budget, spending plan, or financial plan?
   - Yes (1 point)
   - No (0 points)

2. How **confident** are you in your ability to achieve a financial goal you set for yourself today?
   - Not at all confident (0)
   - Somewhat confident (1)
   - Very confident (2)

3. If you had an unexpected expense or someone in your family lost a job, got sick or had another emergency, how **confident** are you that your family could come up with money to make ends meet within a month?
   - Not at all confident (0)
   - Somewhat confident (1)
   - Very confident (2)

4. Do you **currently** have an automatic deposit or electronic transfer set up to put money away for a future use (such as savings)?
   - Yes (1 point)
   - No (0 points)

5. Over the **past month**, would you say your family’s spending on living expenses was **less than** its total income?
   - (Yes (1 point)
   - No (0 points)

6. In the **last 2 months**, have you been charged a late fee on a loan or bill?
   - Yes (0 point)
   - No (1 points)

The following are recommended questions (non-scale).

A1. How would **you** rate your **current** credit record?
   - Very bad
   - Bad
   - About average
   - Good
   - Very good

A2. Do you **currently** have at least one financial goal?
   - Yes
   - No