



Coping with Financial Uncertainty

talking about money

Test your Financial Well-being*

This will help you determine how comfortable you are with your financial circumstances

1. What do you feel is the level of your financial stress today?

1 2 3 4 5 6 7 8 9 10

Overwhelming
Stress

High
stress

Low
stress

No stress
at all

2. How satisfied are you with your financial situation?

1 2 3 4 5 6 7 8 9 10

Dissatisfied

Somewhat
dissatisfied

Somewhat
satisfied

Satisfied

3. How do you feel about your current financial condition?

1 2 3 4 5 6 7 8 9 10

Feel
overwhelmed

Sometimes
feel worried

Not worried

Feel
comfortable

4. How often do you worry about being able to meet normal monthly living expenses?

1 2 3 4 5 6 7 8 9 10

All the time

Sometimes

Rarely

Never

5. How confident are you that you could find the money to pay for a financial emergency that costs about \$1,000?

1 2 3 4 5 6 7 8 9 10

No confidence

Little
confidence

Some
confidence

High
confidence

6. How often does it happen to you that you want to go out to eat, go to a movie or do something else and don't because you can't afford to?

1 2 3 4 5 6 7 8 9 10

All the time

Sometimes

Rarely

Never

7. How frequently do you find yourself just getting by - paycheck to paycheck?

1 2 3 4 5 6 7 8 9 10

All the time

Sometimes

Rarely

Never

8. How stressed do you feel about your personal finances in general?

1 2 3 4 5 6 7 8 9 10

Overwhelming
stress

High
stress

Low
stress

No stress
at all

Add up your score and divide by the number 8 then find this average score on the scale below.

- 1.0 Overwhelming financial distress/lowest level of financial well-being
- 2.0 Extremely high financial distress/extremely low financial well-being
- 3.0 Very high financial stress/poor financial well-being
- 4.0 High financial distress/poor financial well-being
- 5.0 Average financial distress/average financial well-being
- 6.0 Moderate financial distress/moderate financial well-being
- 7.0 Low financial distress/good financial well-being
- 8.0 Very low financial distress/very good financial well-being
- 9.0 Extremely low financial distress/extremely high financial well-being
- 10.0 No financial distress/highest financial well-being

Contact us if you'd like to discuss your score

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