

Financial Health Test

Financial health is more than just your income.

In this test you will find 9 components that make up your financial health.

In 4 simple steps you will know and see your current financial health position.

Step 1 – Complete the questionnaire on page 2 by using our easy scoring system explained below.

Step 2 – Write down the total for each question on your Answer Value Sheet on page 3.

Step 3 – Add the totals for each of the 9 sections.

Step 4 – Plot the totals of each section onto the Financial Health Test Chart on page 4. The closer you are to the centre, the healthier you are.

Scoring

On a scale from 1 to 6 where:

1 is Strongly Disagree

2 is Disagree

3 is Agree Sometimes

4 is Agree

5 is Agree Nearly Always

6 is Strongly Agree

How strongly do you agree or disagree with the following statement?

Questionnaire

	1	2	3	4	5	6	
1							I am not uncomfortable when the church speaks about money.
2							I believe in the principal of tithing.
3							I am content with the amount of money that I have.
4							I have a well written financial plan.
5							I am in a position to save 10% of my salary every month.
6							I do not have financial pressure.
7							I have my debt under control at the moment.
8							I know money is not the problem; the problem is my spending habits.
9							I plan ahead for unexpected expenses.
10							I have at least R10, 000 set aside for an unforeseen emergency.
11							I am excited about the future.
12							I know God will supply whenever/if I lose my income.
13							My only outstanding debt is on assets (example, house).
14							I am content with the material possessions that I have.
15							I do not spend more than my income.
16							I am positive about my money situation.
17							My income is always higher than my expenses.
18							I trust God will supply in all my needs.
19							I have a firm grip on my money situation.
20							I feel good about money in general.
21							My salary is enough.
22							I tithe regularly.
23							I do have money set aside for retirement.
24							I do not mind what other people think of my financial situation.
25							I am not struggling financially.
26							I will not have to borrow money in case of an unexpected expense.
27							I do not have credit card debt.
28							I do add money to my emergency fund every month.
29							I do not mind driving an old second hand vehicle in order to win financially.
30							I give more than 10% of my income away every month.
31							I am not concerned of what people might say if they see me driving an old vehicle.
32							I use a budget every month.
33							I give on a regular basis apart from my tithes.
34							I feel that there is a light at the end of my financial tunnel.
35							I do not purchase living expenses (food, clothing, fuel) on credit.
36							I have three month's salary saved in my emergency fund.
37							I have money left over at the end of the month.
38							I have a positive outlook when it comes to money.
39							I am not afraid of what might happen financially in my future.
40							I buy clothes based on what I like, rather on what people will think of me.
41							I am debt free.
42							I plan my shopping at the mall ahead of time.
43							I do not feel trapped in a rat race of working for money.
44							I will be able to live comfortably for six months without an income.
45							I am a good steward of God's money.

	1	2	3	4	5	6	
46							I am frugal with money.
47							I have a prime credit score rating.
48							I like and believe in the principle of sowing.
49							I have healthy spending habits.
50							I believe I am in control of my financial life.
51							I am not afraid of what might happen financially in my future.
52							I feel like I have control over my money.
53							I am content, and therefore do not have to buy things on credit.
54							I believe God can trust me with more, because I am faithful in what I have.
55							I am on a good path, financially speaking.
56							I pay all my bills in full every month.
57							I like to save money.
58							I feel competent when it comes to working with money.
59							I am not concerned about money.
60							I can give tithe or sow without putting a strain on my monthly finances.
61							I believe what the Bible says about being in debt.
62							I am saving money on a monthly basis.
63							I am willing to apply radical steps in order to pay off debt.
64							I feel like it is possible to have the things I want in life.
65							I can easily give money away to someone more in need.
66							I pay all my bills on time every month.
67							I have appropriate insurance.
68							I do not use credit cards to sooth my inner pain.
69							I do not ever spend money because I am emotional.
70							I have sufficient liquid savings currently.
71							I am a trust worthy client to the bank.
72							I do not buy anything on impulse.
73							I believe the borrower is servant to the lender.
74							I have a sustainable debt load.
75							It is easier for me to give, than to receive.
76							I would say I am financially healthy.
77							I know my future looks good irrespective of my current financial situation.
78							I am not an emotional buyer.
79							I invest money on a regular basis.
80							I am willing to part with a lot of material items in order to be financially free.
81							I set aside (budget) money every month for spending.
82							I do not experience anxiety or uncertainty when it comes to money matters.
83							I own assets that bring in passive income.
84							I apply Biblical principles in regards to giving.
85							I do not see money as a bad or negative thing.
86							It makes me feel happy when I think about my financial situation.
87							I plan what to do with my monthly income well in advance.
88							I have a clear record with the credit bureau
89							I am in control of my money.
90							I set money aside every month to give away.

Answer Values Sheet

Spiritual	Saving	Giving	General	Materialism	Debt	Planning	Spending	Emotions
1. _____	5. _____	2. _____	6. _____	3. _____	7. _____	4. _____	8. _____	16. _____
12. _____	10. _____	22. _____	11. _____	14. _____	13. _____	9. _____	15. _____	20. _____
18. _____	26. _____	30. _____	19. _____	24. _____	27. _____	23. _____	17. _____	38. _____
39. _____	28. _____	33. _____	25. _____	29. _____	35. _____	32. _____	21. _____	49. _____
45. _____	36. _____	48. _____	34. _____	31. _____	41. _____	42. _____	37. _____	69. _____
51. _____	44. _____	60. _____	43. _____	40. _____	47. _____	52. _____	46. _____	72. _____
54. _____	57. _____	65. _____	58. _____	53. _____	56. _____	55. _____	50. _____	76. _____
61. _____	62. _____	75. _____	64. _____	59. _____	66. _____	67. _____	68. _____	78. _____
73. _____	70. _____	84. _____	77. _____	63. _____	71. _____	79. _____	74. _____	82. _____
85. _____	83. _____	90. _____	89. _____	80. _____	88. _____	87. _____	81. _____	86. _____
_____	_____	_____	_____	_____	_____	_____	_____	_____
Total: _____								

Financial Health

Test Chart

