

FINANCIAL LITERACY

Role Model Self-Assessment*

Answer the questions with either *True* or *False*.

Description	True	False
1. I would not stretch myself financially in order to drive a nice car.		
2. I try to stay up to date on the tax issues that affect me.		
3. I like to discuss investments.		
4. If I won the lottery, I would not noticeably change my lifestyle.		
5. I am usually eager to get to work.		
6. Learning is an important key to financial success.		
7. I am reasonably careful with money.		
8. I adhere to a structured budget.		
9. I always conduct due diligence on my investments.		
10. When I get advice, I seek a second opinion.		
11. I keep well informed for everyday financial decisions.		
12. I know where I am going and how to get there.		
13. If there is something I “want” but don’t “need”, I walk away and sleep on it.		
14. I pay off my credit card balance every month.		
15. I reflect on my past investment decisions to see what I can learn.		
16. I do not “gamble” with my savings by taking excess risk.		
17. I try to shop carefully, using coupons and waiting for sales.		
18. I can afford everything I need.		

*Inspired by Financial Attitudes exercise in *Client-Centred Life Planning* by Michael R. Curtis, 2005.

Results:

- Fewer than 10 Trues – you have some work to do!
- 10-15 Trues – you are modelling good behaviour some of the time. Keep working on it!
- 15-18 Trues – Congratulations, you are modelling good behaviour almost all the time!