

MembersFirst Credit Union
Financial Counseling Needs Assessment Questionnaire

Review the questions below to see if you could benefit from free financial counseling with a Certified Financial Counselor.

Section 1: General Financial Situation

Do you currently have a monthly budget that you follow?

- | | | |
|-----------------------------------|----------|-------------|
| <input type="checkbox"/> Yes | 0 points | |
| <input type="checkbox"/> No | 2 points | |
| <input type="checkbox"/> Somewhat | 1 point | Score _____ |

Do you regularly track your income and expenses?

- | | | |
|------------------------------|----------|-------------|
| <input type="checkbox"/> Yes | 0 Points | |
| <input type="checkbox"/> No | 2 Points | Score _____ |

Are you able to meet your monthly financial obligations (rent/mortgage, utilities, etc.) without stress?

- | | | |
|------------------------------------|----------|-------------|
| <input type="checkbox"/> Always | 0 points | |
| <input type="checkbox"/> Sometimes | 1 point | |
| <input type="checkbox"/> Never | 2 points | Score _____ |

Have you bounced a check more than once in the last 12 months?

- | | | |
|------------------------------|----------|-------------|
| <input type="checkbox"/> Yes | 2 points | |
| <input type="checkbox"/> No | 0 points | Score _____ |

Do you regularly pay bills after the "due date?"

- | | | |
|------------------------------|----------|-------------|
| <input type="checkbox"/> Yes | 2 points | |
| <input type="checkbox"/> No | 0 points | Score _____ |

Do you use "courtesy pay/overdraft privilege" programs to cover checking account shortfalls on a regular basis (once every month, for example)?

- | | | |
|------------------------------------|----------|-------------|
| <input type="checkbox"/> Always | 2 points | |
| <input type="checkbox"/> Sometimes | 1 point | |
| <input type="checkbox"/> Never | 0 points | Score _____ |

Do you regularly borrow money from friends and family to cover your monthly bills?

- | | | |
|------------------------------|----------|-------------|
| <input type="checkbox"/> Yes | 2 points | |
| <input type="checkbox"/> No | 0 points | Score _____ |

General Financial Situation Max score: 14 points

Section Score _____

Section 2: Debt and Credit

Do you know how much you owe to all your creditors at any given time?

- ☐ Yes 0 points
- ☐ No 2 points Score _____

Do you carry a balance on your credit cards from month to month?

- ☐ Yes 2 points
- ☐ No 0 points Score _____

Are you behind on any loan payments (credit cards, student loans, car loans, etc.)?

- ☐ Yes 2 points
- ☐ No 0 points Score _____

Excluding loans for your home and your car, have you borrowed money from multiple sources in the last 12 months?

- ☐ Yes 2 points Score _____
- ☐ No 0 points

Have you been denied credit?

- ☐ Yes 2 points
- ☐ No 0 points Score _____

Have you taken advantage of your credit union's "skip-a-payment" offers more than once in the past 12 months?

- ☐ Yes 2 points
- ☐ No 0 points Score _____

Are you receiving collection calls or letters?

- ☐ Yes 2 points
- ☐ No 0 points Score _____

Do you struggle to make the minimum payments on your credit cards?

- ☐ Yes 2 points
- ☐ No 0 points Score _____

Do you feel overwhelmed by your debt?

- ☐ Yes 2 points
- ☐ No 0 points

Debt and Credit

Max score: 18 points

Section Score _____

Section 3: Savings and Emergencies

Do you have an emergency fund with at least 3 months' worth of expenses?

- | | | |
|---------------------------------------|----------|-------------|
| <input type="checkbox"/> Yes | 0 points | |
| <input type="checkbox"/> No | 2 points | |
| <input type="checkbox"/> I'm not sure | 1 point | Score _____ |

Are you regularly saving for short-term or long-term goals (e.g., vacation, home, retirement)?

- | | | |
|------------------------------|----------|-------------|
| <input type="checkbox"/> Yes | 0 points | |
| <input type="checkbox"/> No | 2 points | Score _____ |

Would an unexpected expense of \$500 be difficult for you to cover?

- | | | |
|--------------------------------|----------|-------------|
| <input type="checkbox"/> Yes | 2 points | |
| <input type="checkbox"/> No | 0 points | |
| <input type="checkbox"/> Maybe | 1 point | Score _____ |

Has it been more than six months since you made a deposit to your savings account?

- | | | |
|------------------------------|----------|-------------|
| <input type="checkbox"/> Yes | 2 points | |
| <input type="checkbox"/> No | 0 points | Score _____ |

Savings and Emergencies	Max score: 8 points	Section Score _____
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Section 4: Financial Knowledge and Planning

Do you know your current credit score?

- | | | |
|------------------------------|----------|-------------|
| <input type="checkbox"/> Yes | 0 points | |
| <input type="checkbox"/> No | 2 points | Score _____ |

Do you feel confident in your understanding of personal finance topics (budgeting, credit, interest rates)?

- | | | |
|-----------------------------------|----------|-------------|
| <input type="checkbox"/> Yes | 0 points | |
| <input type="checkbox"/> No | 2 points | |
| <input type="checkbox"/> Somewhat | 1 point | Score _____ |

Do you have a plan for retirement savings?

- | | | |
|--|----------|-------------|
| <input type="checkbox"/> Yes | 0 points | |
| <input type="checkbox"/> No | 2 points | |
| <input type="checkbox"/> I don't know where to start | 2 points | Score _____ |

Have you experienced a major life change recently (job loss, divorce, medical issue, etc.) that affected your finances?

☐ Yes 2 points

☐ No 0 points Score _____

Do you dread sitting down to review your finances?

☐ Yes 2 points

☐ No 1 points Score _____

Do you have difficulty concentrating at work because of financial problems?

☐ Yes 2 points

☐ No 0 points Score _____

Have you delayed receiving health or dental care because of the number of unpaid debts you already have?

☐ Yes 2 points

☐ No 0 points Score _____

Financial Knowledge and Planning **Max score: 14 points** **Section Score** _____

Section 1: General Financial Situation Score _____

Section 3: Savings and Emergencies Score _____

Section 2: Debt and Credit Score _____

Section 4: Financial Knowledge and Planning Score _____

Total Score _____

Interpretation of Total Score

- ☒ 0–7 points: Financially stable — counseling likely not needed.
- 8–14 points: Mild concerns — counseling could be helpful.
- 15–24 points: Moderate risk — counseling recommended.
- 25+ points: High risk — counseling strongly recommended.

Financial counseling could help you:

- ☒ Gain clarity on your financial situation
- ☒ Create a sustainable budget
- ☒ Manage or eliminate debt
- ☒ Improve savings habits
- ☒ Plan for future goals