

# Personal Health and Finance Quiz

Do you want to improve your health and personal finances? It starts with daily health and financial management practices.

Take this quiz to assess your current daily activities. Choose the response that best describes how frequently you perform health and financial management practices:

- 1 = Never
- 2 = Sometimes
- 3 = Usually
- 4 = Always

When you're done, add up your scores from the 20 questions below. There is a separate score for daily health practices and daily financial practices and a summary at the end of each section. The two separate scores also combine to produce a total quiz score.

## Daily Health Behaviors:

- \_\_\_ 1. I eat breakfast before starting my day (e.g., work, school, or other daily activities).
- \_\_\_ 2. I avoid drinking sugar-sweetened beverages (e.g., regular soda and sweetened coffee, tea, or waters).
- \_\_\_ 3. I eat 3 ½ to 4 ½ cups of fruits AND vegetables daily.
- \_\_\_ 4. I get at least 7 hours of sleep per night.
- \_\_\_ 5. I eat at least 1-2 high fiber foods each day (e.g., whole wheat bread and pasta, oat bran, beans, lentils, peas)
- \_\_\_ 6. I eat and drink fat-free and/or low-fat dairy products.
- \_\_\_ 7. I avoid high-calorie salad dressings, gravies, spreads, and/or sauces.
- \_\_\_ 8. I eat foods that are low in fat and/or saturated fat.
- \_\_\_ 9. I get at least 30 minutes of aerobic and/or muscle-strengthening physical activity at least 5 days per week.
- \_\_\_ 10. I read the Nutrition Facts Label on food products before making a purchase.

Health Score: \_\_\_\_\_

## Score Interpretation

- 10-16 points** -Your health choices could be better, but don't despair. It's never too late to take action to improve your health.
- 17-24 points** -You are doing a fair job of managing your health practices and have taken some steps in the right direction.
- 25-32 points** -You are doing a good job and are above average in managing your health.
- 33-40 points** -You are in excellent shape managing your health. Keep up the good work!

**Note:** Items that you scored with a 1 or 2 are actions that you should consider taking in the future to improve your health.

## Daily Financial Behaviors:

- \_\_\_ 11. I follow a hand-written or computer-generated spending plan (budget) to guide my spending and savings.
- \_\_\_ 12. I maintain an emergency fund equal to at least three months of basic, essential household expenses.
- \_\_\_ 13. I save the equivalent of at least \$1 daily (\$365 annually) in loose change in a savings account and/or a jar.
- \_\_\_ 14. I invest the equivalent of at least \$10 daily (\$3,650 annually) in investment accounts and/or retirement plans.
- \_\_\_ 15. I avoid payday, car title, and pawnshop loans, cash advances, tax refund loans, and other high-cost debt.
- \_\_\_ 16. I owe less than 20% of my monthly net income on monthly consumer debt payments (e.g., credit cards, car loans, student loans, and/or personal loans excluding a mortgage). **Example:** \$3,000 net income x .20 = \$600.
- \_\_\_ 17. I eat at least two meals a day prepared at home instead of eating out (excluding traveling).
- \_\_\_ 18. I use advertisements, coupons, promo codes, sales, web sites, and/or discounts to save money on purchases.
- \_\_\_ 19. I live below my means (i.e., spend less than I earn).
- \_\_\_ 20. I make written “to do” lists or specific plans to organize my financial goals, spending, and/or daily activities.

Financial Score: \_\_\_\_\_

### Score Interpretation

- 10-16 points** - Your financial choices could be better, but don't despair. It's never too late to take action to improve your finances.
- 17-24 points** -You are doing a fair job of managing your personal finances and have taken some steps in the right direction.
- 25-32 points** -You are doing a good job and are above average in managing your finances.
- 33-40 points** -You are in excellent shape managing your finances. Keep up the good work!

**Note:** *Items that you scored with a 1 or 2 are actions that you should consider taking in the future to improve your personal finances.*

TOTAL (Health + Financial) Score: \_\_\_\_\_