Name:	Date:	



Your money journey results worksheet -High school

This worksheet helps calculate high school students' results from the "Map your money journey –High school" survey. Knowing your results can help you measure your current financial capability and plan for future growth.

Instructions

- 1 Locate your answers for each question and record the response value in the right-hand column.
- 2 Add the subtotals to get a total for each section of survey (Part 1, Part 2, and Part 3).
- 3 Add the subtotals for each section and divide that overall total by 1.5. This is your financial capability result.

Part 1.

Locate your answers for each question. Record the response value in the right-hand column. Add the values to get your total for Part 1. Record your total.

		Most of the time	Often	Sometimes	Rarely	l don't know	Response value
1.	When I have a problem to solve, I find out as much information as I can about it.	5	4	3	2	1	
2.	I try to think of many different approaches when I'm solving a problem.	5	4	3	2	1	
3.	When I make a decision, I go with my "gut feeling" and I don't think too much about the consequences.	2	3	4	5	1	



		Most of the time	Often	Sometimes	Rarely	l don't know	Response value
4.	I spend a lot of time thinking about how what I do today will affect me in the future.	5	4	ω	2	1	
5.	I'd rather save my money for an important purchase than spend it immediately on something that doesn't matter much to me.	5	4	3	2	1	
6.	I will give up what I want today to get what I want in the future.	5	4	3	2	1	
7.	I finish my homework on or before the due date.	5	4	3	2	1	
8.	It's easy for me to stop myself from buying things I can't afford.	5	4	3	2	1	

Part 1 total



Locate your answers for each question. Record the response value in the right-hand column. Add the values to get your total for Part 2. Record your total.

	Most of the time	Often	Sometimes	Rarely	l don't know	Response value
When my family buys me things, I try to "pay them back" by helping them out.	5	4	3	2	1	
 I feel personal responsibility when spending my family's money. 	5	4	3	2	1	
11. I don't care if other people have more money than I do.	5	4	3	2	1	
12. I think it's important to save money for things I want to buy or have.	5	4	3	2	1	
13. I think it's important to save money for my education and my future.	5	4	3	2	1	
14. When I'm feeling down, I buy things to cheer myself up.	2	3	4	5	1	

	Most of the time	Often	Sometimes	Rarely	l don't know	Response value
15. I keep track of how much money I spend.	5	4	3	2	1	
16. Before I buy something, I ask myself if I need it or just want it.	5	4	3	2	1	
17. If I really want something, I work hard to get it.	5	4	3	2	1	
18. I let my friends' choices guide what I decide to buy.	2	3	4	5	1	
19. I'm confident in my ability to achieve a financial goal I set.	5	4	3	2	1	
20. When I'm in trouble or have a challenge to deal with, I can usually find a solution.	5	4	3	2	1	

Part 2 total



Part 3.

Locate your answers for each question. Record the response value in the right-hand column. Add the values to get your total for Part 3. Record your total.

	True most of the time	Often true	Sometimes true	Rarely true	l don't know	Response value
21. I'm good at making money decisions and managing money.	5	4	3	2	1	
22. How much a person charges on their credit card will affect their credit rating.	5	4	3	2	1	
23. A good rule to live by is to have an emergency fund that covers two to six months of expenses.	5	4	3	2	1	
24. Compound interest lets me earn interest on my principal and my interest.	5	4	3	2	1	
25. Because of compound interest, the earlier I start saving for retirement, the more money I'll have when I retire.	5	4	3	2	1	

	True most of the time	Often true	Sometimes true	Rarely true	l don't know	Response value
26. If a person uses their home as a guarantee for a loan, they could lose their home.	5	4	3	2	1	
27. If a person has an adjustable- rate mortgage and the interest rate goes up, their monthly mortgage payments will go up.	5	4	3	2	1	
28. I only trust information I find on the Internet if I know it's from a reliable, factual source.	5	4	3	2	1	
29. To decide if I can trust what I read, I think about its purpose (for example, is it selling something?).	5	4	3	2	1	
30. Researching products and comparison shopping can help me make buying decisions that are best for me.	5	4	3	2	1	

Part 3 total

Measuring your financial capability

STEP 1. Enter the total you calculated for each section of the survey in the table below. These sections relate to the three building blocks of financial capability, which are described on pages 5-7. Then, add these three totals to get your overall total.

Section	Record your total
Part 1. Planning and self-control	
② Part 2. Money habits and values	
Part 3. Money knowledge and choices	
OVERALL TOTAL	

STEP 2. Divide your overall total by 1.5. This is your financial capability result.

Overall total _____ ÷ 1.5 = Financial capability result _____

Next, see where your results fall on the level below. As you review your results, think about things you're doing well and ways you can improve your financial well-being.

Keep in mind that everyone is on their own lifelong money journey. We can all continue to grow

Your overall progress on your money journey

20 - 46

You're **starting out**. This means that you're beginning to learn the important money skills and behaviors you'll need now and in the future.

47-90

You're **on the road**. This means you have some important money habits and skills, but you can still learn more.

91-100

You're well on your way. This means you use many types of skills and behaviors that help you manage your money. But remember that we can always continue to improve.

Exploring your results

Financial well-being means having control over your money and being able to make choices that allow you to enjoy life. It is made up of three building blocks, each of which you can work on individually:

- Planning and self-control
- Money habits and values
- Money knowledge and choices

Part 1. Planning and self-control

8-18

You're **starting out** on your journey to develop your planning and self-control skills.

19-36

You're **on the road** to having stronger planning and self-control skills.

37-40

You're **well on your way** to having strong planning and self-control skills.

Planning ahead, remembering information, juggling tasks, and controlling impulses are important skills for managing money.

Examples of these skills

- Being in control of your behavior
- Giving something up now so that you can have something better later
- Setting goals and making plans to meet them
- Staying focused and being able to keep going even when things get hard

Stop and think

- Which skills in this area are your strongest?
- Which ones do you think you can improve to help you along your money journey?

Part 2. Money habits and values

12-28

You're **starting out** on your journey to improving your money habits and values.



You're **on the road** to developing stronger money habits and values.



You're **well on your way** to having strong money habits and values.

Money habits and values guide the way we spend and save money each day. These are the things we believe about money and the rules we set for ourselves to help us navigate our money choices.

Examples of these skills

- Developing a positive attitude about saving and spending
- Making money choices based on your own values, not someone else's
- Using your own rules to live by when making money choices
- Believing in your own ability to manage money and achieve your money goals

Stop and think

- Which skills in this area are your strongest?
- Which ones do you think you can improve to help you along your money journey?

Part 3. Money knowledge and choices

10-23

You're **starting out** on your journey to improve your money knowledge and decision-making skills.

24-45

You're **on the road** toward stronger money knowledge and decision-making skills.

46-50

You're **well on your way** toward strong money knowledge and decision-making skills.

Money knowledge and choices means having the information and skills you need to make thoughtful decisions about money.

Examples of these skills

- Understanding basic money concepts and using them with confidence
- Managing money to reach your goal
- Being able to identify trusted sources for information about money
- Comparing choices before making a money decision

Stop and think

- Which skills in this area are your strongest?
- Which ones do you think you can improve to help you along your money journey?

What does it all mean?

Keep in mind that managing money is a lifelong journey. Everyone, no matter their age, can always improve their knowledge, skills, and habits. Knowing where you are today can help you plan to get the future you want. Take the survey again when you're ready to check your progress.

Three things you can do to get farther down the road on your money journey:

- 1. The "Taking the next steps on your money journey" worksheet can help you think about your strengths and set goals to get the money future you want.
- 2. Talk with your teacher about your money map. Your teacher can review your goals and find the right activities to support your progress on your money journey.
- 3. Talk with a parent or trusted adult about your money journey. You can explore these resources to help guide your conversation:
 - Who shapes my money choices?
 - Options for storing your savings
 - All about the Free Application for Federal Student Aid (FAFSA)