

Housing and Credit Counseling Baseline Survey

Goals:

Currently do you have at least one financial or housing goal?	Yes	No
If yes, what is your main financial goal?		
What's the time-frame for meeting this goal?	_____ months	_____ years
		_____ N/A

Your current situation:

Currently do you...	Yes	No	Unsure
...have affordable housing			
...have a checking account?			
...have a savings account?			
...have a credit card?			
...use prepaid cards?			
...have a retirement savings acct (e.g., 401k)?			
...have money to pay at least three months living expenses set aside?			
...find it difficult to pay any of your loans or debts?			

How frequently do you pay bills after the due date?				
Frequently	Often	Sometimes	Rarely	Never

How much do you agree with the following statements? In the last three months...	Agree a lot	Agree a little	Disagree a little	Disagree a lot
...I was able to save money				
...I felt in control of my finances				
...I felt confident that I could handle a financial emergency				
...I had a financial goal I was working toward				

How much do you know about the following topics?	Nothing	Very little	Some	A lot
Loans and interest rates				
Credit scores and reports				
Financial management				

Please rate how confident you feel in each of the following areas today with 1 being low confidence and 5 high confidence					
	1	2	3	4	5
Budgeting					
Debt management					
Saving for the future					
Retirement plans					

Managing your money:

Please answer the following questions	Yes	No	Not sure
Do you currently have a written budget/spending plan?			
Do you have a checking account with a positive balance?			
Do you have a savings account with a positive balance?			

Please rate the following (1 being no stress and 5 high stress)	1	2	3	4	5	N/A
Currently, how much stress do you feel about your financial situation?						
Please rate the following (1 being very unsatisfied and 5 very satisfied)						
How satisfied are you with your credit score?						

Please complete the following budget:

Home \$

Rent or mortgage (PITI) _____

Second Mortgage _____

Electricity & Household Fuel _____

Water/Sewer/Garbage _____

Home phone _____

Cable & Internet _____

Cell Phone _____

TOTAL _____

Necessities

Food _____

Household Supplies _____

Prescriptions/Co-pays _____

TOTAL _____

Transportation

Car Payments _____

Insurance _____

Fuel & Parking or Bus Pass _____

TOTAL _____

Insurances (if not out of payroll)

Medical _____

Dental _____

Life/Disability _____

TOTAL _____

Monthly Debts \$

Student Loans _____

Credit card _____

Credit card _____

Credit card _____

TOTAL _____

Other Expenses

Contributions (church/charities) _____

Laundry & Dry Cleaning _____

Health/Hair/Personal Care _____

Pet (Food, meds, general care) _____

Bank & ATM fees _____

Dues & Memberships _____

Child Care _____

TOTAL _____

Education

Tuition _____

Text Books _____

Supplies _____

Lessons/Sports & uniforms _____

TOTAL _____

Entertainment

Eating out (including work lunch) _____

Coffee & Snacks _____

Movies & Video games _____

Concerts & Sporting events _____

Netflix/Hulu+/Amazon Prime _____

Magazines/Books/Music _____

TOTAL _____

Periodic (annual cost)

Vacations _____

Trips _____

Pet (Vet visits, periodic care) _____

Med./Dental exams or co-pays _____

Car maintenance/repairs _____

Car registration _____

Clothing & Shoes _____

Home Maint./Repairs _____

Seasonal Yard Equip. Care _____

Holidays _____

Birthdays/Weddings, etc. _____

Annual total _____ /12

Monthly total _____

TOTAL OF ALL EXPENSES..... _____

Monthly NET INCOME _____

Available Income