

## Power Over Debt Seminar

## **One-Minute Financial Quiz: Where Are You Now**

Please take a minute to answer the following 10 questions. The quiz will not be collected. These items may provide ideas for your personal action plan (Handout 10).

1. Are you behind on your mortgage or rent payments?	Yes	No
2. Are you behind on your utilities or car payment?		
3. Do you only pay the minimum required on credit card payments?		
4. Have you recently been denied credit, or a credit purchase?		
5. Are you dipping into savings to pay current bills?		
6. Are you at, or near, the credit limit on any credit cards?		
7. Are you unsure of how much you owe (within \$50?)		
8. Are you getting collection calls from any creditors?		
9. Are you using credit cards to cover basic living expenses?		
10. Do you wish you had emergency fund as a back-up?		