


ELEMENTARY SCHOOL BUILDING BLOCKS ASSESSMENT

Financial capability survey scoring worksheet

This worksheet helps students or their instructors score the “Elementary school financial capability survey.” Knowing your scores can help you measure your current financial capability and plan for future growth.

Instructions

1. Record your answer to each question in the survey in the “Response value” column.
2. For Part 1: Add the values to get a subtotal for Part 1A and 1B. Add the subtotals to get a total for Part 1.
3. For Part 2 and Part 3: Add the values to get a total for each of those sections.
4. Add your total scores for Part 1, Part 2, and Part 3 to get your financial capability score.



Part 1: Executive function

While looking at your actual responses on the survey, record the value for that response in the right-hand column. Add the values and record them in the subtotal field. Then add the two subtotals to get your total for Part 1. Record your total.

Part 1A.

	Always	Sometimes	Never	I don't know	Response value
1. I make plans for things I will do this week.	5	4	3	2	
2. I make plans for things I will do next week.	5	4	3	2	
3. I check my schoolwork before handing it in.	5	4	3	2	
4. If a math problem or a reading passage is challenging, I read it over until I understand it.	5	4	3	2	
5. I finish my schoolwork on time.	5	4	3	2	

	Always	Sometimes	Never	I don't know	Response value
6. I enjoy new and exciting experiences, even if they are a little hard for me.	5	4	3	2	

1A
Subtotal _____

Part 1B.

	(a)	(b)	(c)	(d)	Response value
7. You want to buy a new game. What should you think about before buying the game?	3	3	5	2	
8. You and your friend are at the store, and you see the game you've been saving money for. You don't have enough money saved to buy it yet. You learn the game will go on sale next weekend at a price you can afford. What will you do?	3	5	3	2	

1B Subtotal _____

Part 1 total (Add 1A and 1B)	_____
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Part 2: Financial habits and norms

While looking at your actual responses on the survey, record the value for that response in the right-hand column. Add the values to get your total for Part 2. Record your total.

	Very important	Somewhat important	Not important	I don't know	Response value
9. Save my money.	5	4	3	2	
10. Try not to spend all my money right away.	5	4	3	2	

	Very important	Somewhat important	Not important	I don't know	Response value
11. Set goals for how to spend my money.	5	4	3	2	
12. Not buy things that my friends have just so I can be like them.	5	4	3	2	
13. Plan ahead when I want to buy expensive things.	5	4	3	2	
14. Keep track of how much money I get and spend.	5	4	3	2	
15. Think about what I really need before I buy something.	5	4	3	2	

Part 2 total _____



Part 3: Financial knowledge and decision-making skills

While looking at your actual responses on the survey, record the value for that response in the right-hand column. Add the values to get your total for Part 3. Record your total.

	(a)	(b)	(c)	(d)	Response value
16. What is the most important thing you should do before you shop for a backpack?	3	5	3	2	
17. You like the style of two backpacks that are both made very well. What should you do to decide which backpack to buy?	5	3	3	2	
18. Arrange the following steps in the order in which you should do them to set up your drink stand.	3	5	3	2	
19. After you set up your drink stand, arrange the following steps in the order in which you should do them to buy your bicycle.	3	3	5	2	
20. You have been earning money from doing small jobs in your neighborhood. You would like to put it somewhere safe. Where would be the safest place for you to put your money?	3	3	5	2	

Part 3 total _____

Scoring your financial capability

Enter the score you got for each section of the survey. Each section relates to a building block of financial capability (you can learn more about these building blocks on page 5 of this worksheet).

Then, add these three scores to get your total financial capability score.

Section	Record your score
 Part 1: Executive function	
 Part 2: Financial habits and norms	
 Part 3: Financial knowledge and decision-making skills	
TOTAL FINANCIAL CAPABILITY SCORE	

What do my scores mean?

Financial capability is the ability to manage your money, have a good understanding of finances, and use healthy money habits. A CFPB financial capability score is a number between 40 and 100. See where your score falls on the scale below and check that box.



Knowing where you are can help you plan for where you want to be. Your financial capability score gives you a picture of your current knowledge and skills, so you can continue to develop new skills and behaviors.

Understanding your financial capability

Financial capability is made up of three building blocks: executive function, financial habits and norms, and financial knowledge and decision-making. It can be helpful to look more closely at your scores in each of the building blocks, so you can better understand your strengths and areas for growth.

Look back at your building block scores and select the range your scores fall into.

Building block	Area for growth: I need to grow in this area.	On track: I'm off to a good start, but I still have a lot to learn.	Area for strength: I have a lot of these skills and habits, but there's always room to grow.
 1: Executive function The thinking skills and abilities needed to plan ahead, focus attention, remember information, practice self-control, and juggle multiple tasks.	<input type="checkbox"/> 16-28	<input type="checkbox"/> 29-35	<input type="checkbox"/> 36-40
 2: Financial habits and norms The values, standards, routine practices, and rules to live by that are used to navigate day-to-day financial life.	<input type="checkbox"/> 14-25	<input type="checkbox"/> 26-32	<input type="checkbox"/> 33-35
 3: Financial knowledge and decision-making skills The knowledge and skills needed to understand the financial world and make informed financial decisions.	<input type="checkbox"/> 10-19	<input type="checkbox"/> 20-23	<input type="checkbox"/> 24-25

Four things you can do to improve your financial capability:

- 1 Talk with your teacher about your scores. Your teacher can help you set goals and find activities that will build your financial knowledge and skills.
- 2 Start building your savings.
- 4 Learn more about smart money skills and behaviors you can develop by looking at "[The Developmental milestones chart.](#)"
- 5 Check out the following web pages:
 - a. [Ask CFPB](#): for answers to hundreds of financial questions
 - b. [MyCreditUnion.gov](#): for games and activities about money
 - c. [MyMoney.gov](#): for games, activities, and websites about money
 - d. [U.S. Mint - H.I.P. Pocket Change Kids site](#): for games, activities, videos, and other information about U.S. coins

