

 MIDDLE SCHOOL FINANCIAL CAPABILITY SURVEY

Your money journey results worksheet – Middle school

This worksheet helps students or their instructors determine their results from the “Map your money journey – Middle school” survey. Knowing your results can help you measure your current financial capability and plan for future growth.

Instructions

- 1 In the “response value” column for each section below, record your answer to each question from the survey.
- 2 Add the values associated with your answers to get a subtotal for each section of the survey (Part 1, Part 2, and Part 3).
- 3 Add the subtotals for each part of the survey to get your results.

 **Part 1.**

On the survey, locate your answers for each question. Record the response value in the right-hand column below. Add the values to get your total for Part 1. Record your total.

	Agree	Mostly agree	Mostly disagree	Disagree	I don't know	Response value
1. Before I do something, I think about the good and bad things that can happen.	5	4	3	2	1	
2. I can stick to my plans and goals.	5	4	3	2	1	
3. I often think about what will happen in the next few days or weeks.	5	4	3	2	1	
4. I set goals for what I want to do or have a few years from now.	5	4	3	2	1	

	Agree	Mostly agree	Mostly disagree	Disagree	I don't know	Response value
5. I would rather save my money for something I might need later than spend it on something fun now.	5	4	3	2	1	
6. I spend more time on what I have to do (like homework) than on things I want to do (like playing games).	5	4	3	2	1	

Part 1 total _____



Part 2.

On the survey, locate your answers for each question. Record the response value in the right-hand column below. Add the values to get your total for Part 2. Record your total.

	Agree	Mostly agree	Mostly disagree	Disagree	I don't know	Response value
7. I can control the way I act.	5	4	3	2	1	
8. I can solve hard problems or puzzles if I keep working on them.	5	4	3	2	1	
9. I think saving money is something both kids and adults should do.	5	4	3	2	1	
10. I don't have to buy things my friends have.	5	4	3	2	1	
11. I don't need to have a lot of money and expensive things.	5	4	3	2	1	
12. I plan for how I'll spend my money.	5	4	3	2	1	
13. I'm good at keeping track of how much money I have and spend.	5	4	3	2	1	
14. I can reach my money goals.	5	4	3	2	1	

Part 2 total _____

Part 3.

On the survey, locate your answers for each question. Record the response value in the right-hand column below. Add the values to get your total for Part 3. Record your total.

	Agree	Mostly agree	Mostly disagree	Disagree	I don't know	Response value
15. Before I buy something that costs a lot, I learn about my options to find the one that's right for me.	5	4	3	2	1	
16. I know how to protect my money from being lost or stolen.	5	4	3	2	1	
17. Compared to others my age, I know more about how to save money.	5	4	3	2	1	
18. Compared to others my age, I know more about how to spend money within a budget.	5	4	3	2	1	
19. Compared to others my age, I know more about how to borrow money and pay it back.	5	4	3	2	1	
20. Compared to others my age, I know more about how to make money by doing jobs, chores, or other things.	5	4	3	2	1	

Part 3 total _____

Measuring your financial capability

Enter the totals 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 4-6. Then, add these three totals to get your financial capability result.

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

Next, see where your results fall on the levels 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 learn to do more to manage our money.

Your overall progress on your money journey

20-47

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



48-90

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 everyone 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

6-14

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



15-27

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



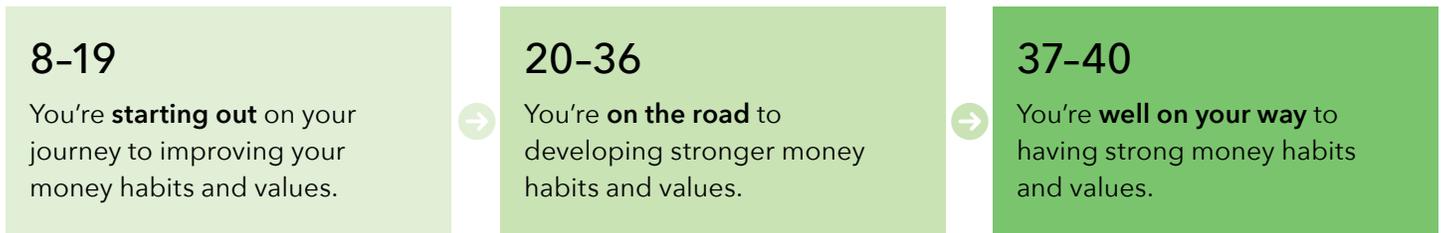
28-30

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.

<p>Examples of these skills</p> <ul style="list-style-type: none"> ▪ 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 	<p>Stop and think</p> <ul style="list-style-type: none"> ▪ <i>Which skills in this area are your strongest?</i> ▪ <i>Which ones do you think you can improve to help you along your money journey?</i>
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Part 2. 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.

<p>Examples of these skills</p> <ul style="list-style-type: none"> ▪ 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 	<p>Stop and think</p> <ul style="list-style-type: none"> ▪ <i>Which skills in this area are your strongest?</i> ▪ <i>Which ones do you think you can improve to help you along your money journey?</i>
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Part 3. Money knowledge and choices

6-14

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



15-27

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



28-30

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 help you set 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
 - What is debt?