FINANCIAL WELL-BEING

Score ranges

Use the financial well-being scale to calculate a financial well-being score. Then, use the table below to understand the score and compare it to the scores of other people you serve.

The financial well-being score ranges below are designed to give you a sense of whether a person has high, medium, or low financial well-being. The chart also describes financial experiences common to people with these scores. Within each range, financial experiences vary widely, so a person may or may not experience the challenges or successes shown in the chart. However, these characteristics may help provide meaning to the scores by giving you a general sense of the financial conditions of individuals in each score range.

<table>
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<tr>
<th>Score ranges</th>
<th>People in these ranges tend to experience the following:</th>
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| **VERY LOW** | - Just 5% are certain they could come up with $2,000 for an emergency.  
- Most (82%) sometimes or often experience food insecurity or food hardship.  
- Almost all (96%) find it somewhat or very difficult to make ends meet. |
| 0-29         | - Few (23%) habitually save and only some (38%) have more than $250 in liquid savings  
- Just 12% always stay on budget  
- Nearly half (45%) have experience with debt collectors. |
| **LOW**      | - Most (60%) have minimal savings of $250 or more, but only 30% have $2,000 or more  
- Almost all (80%) find it somewhat or very difficult to make ends meet.  
- Some (32%) have had a credit application rejected or are concerned about credit rejection. |
| 30-37        | - More than half (55%) have automated deposits into a savings or retirement account.  
- A minority (32%) always pay off credit cards in full.  
- Few (16%) sometimes or often experience food insecurity or hardship. |
| **MEDIUM LOW** | - The vast majority (81%) are certain they could come up with $2,000 for an emergency.  
- Just 35% always stay on budget.  
- Very few (6%) have experienced a credit rejection or are concerned about credit rejection. |
| 38-49        | - Most have high levels of savings; 80% have $10,000 or more in liquid savings.  
- The majority (69%) make automated deposits into a savings or retirement account.  
- Most (81%) have health insurance. |
| **MEDIUM HIGH** | - Most (58-67) have high levels of savings; 80% have $10,000 or more in liquid savings.  
- The majority (69%) make automated deposits into a savings or retirement account.  
- Most (81%) have health insurance. |
| **HIGH**     | - Very few (6%) have experienced a credit rejection or are concerned about credit rejection. |
| 50-57        | - Most (55%) have automated deposits into a savings or retirement account.  
- Most (58-67) have high levels of savings; 80% have $10,000 or more in liquid savings.  
- The majority (69%) make automated deposits into a savings or retirement account.  
- Most (81%) have health insurance. |
| **VERY HIGH** | - Very few (6%) have experienced a credit rejection or are concerned about credit rejection. |
| 68-100       | - Most have high levels of savings; 80% have $10,000 or more in liquid savings.  
- The majority (69%) make automated deposits into a savings or retirement account.  
- Most (81%) have health insurance. |

The information in this graphic, including the development of the ranges and the facts about typical experiences, came from the national Financial Well-Being Survey. For more information, see consumerfinance.gov/practitioner-resources/financial-well-being-resources.