



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.

Score ranges

VERY LOW 0-29	LOW 30-37	MEDIUM LOW 38-49	MEDIUM HIGH 50-57	HIGH 58-67	VERY HIGH 68-100
People in these ranges tend to experience the following:					
<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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.



Consumer Financial Protection Bureau

Learn more at consumerfinance.gov