

Financial wellbeing self-assessment

What's your financial wellbeing score?

For each of the 10 following questions, please circle the answer that most applies to you. Then, identify which response you have selected most often (out of option A, B, C, D, or E), please see Table 1 overleaf for an assessment of your financial situation and how this compares to the wider population.

Optional: For a precise measure of how your financial situation compares to the wider public, you'll need to compute your financial wellbeing score. To do this, give yourself 4 points each time you select option E, 3 points for option D, 2 points for option C, 1 point for option B, and 0 points for option A. This will give you a financial wellbeing score out of 40. Then, use Table 2 overleaf to identify the share of UK workers who fall below you in their financial wellbeing score.

How well do the following statements describe you?

1. I could handle a major unexpected expense

A - Not at all	B - Very little	C - Somewhat	D - Very well	E - Completely
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2. I am securing my financial future

A - Not at all	B - Very little	C - Somewhat	D - Very well	E - Completely
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3. Because of my money situation, I feel like I will never have the things I want in life

A - Completely	B - Very well	C - Somewhat	D - Very little	E - Not at all
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4. I can enjoy life because of the way I'm managing my money

A - Not at all	B - Very little	C - Somewhat	D - Very well	E - Completely
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5. I am just getting by financially

A - Completely	B - Very well	C - Somewhat	D - Very little	E - Not at all
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6. I am concerned that the money I have or will save won't last

A - Completely	B - Very well	C - Somewhat	D - Very little	E - Not at all
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How frequently do the following apply to you?

7. Giving a gift for a wedding, birthday or other occasion would put a strain on my finances for the month

A - Always	B - Often	C - Sometimes	D - Rarely	E - Never
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8. I have money left over at the end of the month

A - Never	B - Rarely	C - Sometimes	D - Often	E - Always
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8. I am behind with my finances

A - Always	B - Often	C - Sometimes	D - Rarely	E - Never
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10. My finances control my life

A - Always	B - Often	C - Sometimes	D - Rarely	E - Never
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If you answered mostly...



Your responses suggest that you are experiencing severe financial pressures. We strongly recommend that you seek advice on how best to alleviate these financial difficulties.



Your financial health falls within the lowest 10% of UK workers, suggesting a highly strained financial position. We recommend that you seek advice on how best to improve your financial situation.



Your finances are in reasonable shape and roughly in line with the average UK worker. You may wish to consider seeking advice on how to better manage your financial situation, to ensure that you are well placed to weather financial shocks and achieve your financial goals.



Your financial health falls into the top 5% UK workers, suggesting that your finances are in great shape.

Distribution of financial wellbeing scores among UK workers

Financial wellbeing score	% of UK workers with lower score
1	0%
2	0%
3	0%
4	1%
5	1%
6	2%
7	3%
8	5%
9	6%
10	8%
11	11%
12	13%
13	16%
14	20%
15	24%
16	28%
17	32%
18	37%
19	43%
20	49%
21	56%
22	62%
23	68%
24	73%
25	78%
26	82%
27	86%
28	89%
29	92%
30	94%
31	96%
32	97%
33	98%
34	99%
35	100%
36	100%
37	100%
38	100%
39	100%
40	100%

The distribution has been constructed based on the results of a YouGov survey of 2,007 UK workers carried out between July 19th and July 25th

