BSEDER
FINANCIAL LITERACY & STABILITY

Financial Assessment Test

WELCOME to the Bseder Financial Check-In!

Managing money while learning or working, and raising a family isn't always simple — but it's important. This quick self-assessment is designed to help you understand where you stand financially and gain clarity and confidence.

Take a few moments to answer these questions honestly. At the end, you'll get scores per section and practical guidance to help you move forward — Bseder, with clarity and calm.

Instructions

Answer each question below.
Rate yourself on each statement:

- Always (3 points)
- Sometimes (2 points)
- Rarely (1 point)
- Never (0 points)

Part 1: Awareness and Tracking

1. I know exactly how much I spent last month.
2. I track my income and expenses regularly (by writing down real numbers).
3. I set aside time at least once a month to review my financial situation.
4. I know approximately how much I owe (if anything) and to whom.
5. I know approximately how much I have in my savings account(s).
6. I have a general idea of what my credit score is.
7. I avoid ignoring bills or bank statements even when it feels stressful.

Section Score [Max 21] _____

Part 2: Managing Expenses and Debt

1. I pay all my bills (rent, utilities, tuition) on time without needing extensions.
2. I do not rely on credit cards for basic living expenses (groceries, gas).
3. If I use a credit card, I usually pay off the full balance every month.
4. I have a plan for any outstanding personal loans or debts I owe.
5. I have not borrowed money from family or friends in the past 6 months to cover basic needs.
6. I feel in control when spending money, not impulsive or regretful afterward.
7. I avoid taking on new debt unless absolutely necessary.

Section Score [Max 21] _____

Part 3: Planning and Saving

1. I have a clear idea of what major expenses I need to prepare for in the next few years.
2. I am saving regularly, even if it's a small amount each month.
3. I have money set aside for unexpected expenses.
4. I have an emergency fund that could cover 1–3 months of basic living expenses.
5. I contribute toward retirement savings, even in small amounts.
6. I take small steps to grow my income when possible (like tutoring, side work, or new opportunities).

Section Score [Max 18] _____

Part 4: Family and Communication

1. I discuss major financial decisions with my spouse (or mentor) before spending large amounts.
2. My spouse and I are on the same page about our general financial priorities.
3. I regularly give maaser from my income, even when finances are tight.
4. I feel comfortable saying "we can't afford it right now" when needed, without embarrassment.
5. I plan and save for yomim tovim and other annual expenses instead of scrambling last minute.

Section Score [Max 15] _____

Part 5: Stress and Mindset

1. I usually feel calm about my financial situation, not overwhelmed.
2. I feel hopeful and positive about improving my financial situation over time.
3. I can differentiate between wants and needs, luxuries and necessities.
4. I take responsibility to manage the money Hashem gives me carefully and thoughtfully.
5. I am willing to seek advice if I feel overwhelmed or unsure about my finances.

Section Score [Max 15] _____

Total Score [Max 90] _____

Keep going for score assessment. ➔

BSEDER
FINANCIAL LITERACY & STABILITY

Financial Assessment Test

Final Scoring

Score Range	Category	Description
80–90	Bseder!	Your finances are generally under control. Keep refining and growing!
65–79	Almost There	You've built a good foundation. Now tighten tracking and savings.
45–64	Needs Work	Some key habits are missing — focus on tracking, spending control, and planning.
0–44	Time to Focus	Financial pressure may be affecting you — strong habits and planning will help.

Conclusion

You made it to the end — great job!

Your financial situation isn't just about dollars and cents. It's about living with menuchas hanefesh, building your family's future, and managing your parnassah with responsibility and emunah.

Remember

- If you're doing well, keep strengthening your habits.
- If there's room for improvement, even small steps make a big difference.

Explore the resources at Bseder to build stronger habits, plan smarter, and live with more peace of mind. And if you need personal guidance, we're here for you.

BSEDER — ONE STEP AT A TIME.