



Take this quiz to see if you need to DECLUTTER your way to better CREDIT.

How do you feel about your finances as they are now?

- A** Everything is going great. Things couldn't be better. (1 point)
- B** Everything is going pretty well. Some months are better than others. (2 points)
- C** Not good. There is always more month left than money. (3 points)

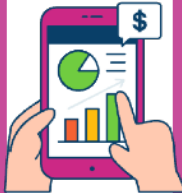


What is your first thought in the morning?

- A** Let's just call it discouraged and sometimes depressed. (3 points)
- B** Hopefully this is the day something will change. (2 points)
- C** It's a brand new day. Let's get to work and do this! (1 point)

If you could implement a new financial habit, would you?

- A** Sure, but I would have to see if I could fit it in with everything else. (2 points)
- B** Please. I am so ready to take it on. I would love this. (1 point)
- C** Maybe, it depends on what it is. Nothing I have tried works. (3 points)



How do you feel about your current CREDIT situation?

- A** Everything is going great. I am prepared for any emergencies that might come my way. (1 point)
- B** Everything is going pretty well. I am paying down account balances, better scores are in my future. (2 points)
- C** Not good. I'm having a hard time seeing light at the end of the tunnel. Will I ever see 700 again? (3 points)

How do you feel about your CREDIT knowledge ?

- A** I know the basics but there are things I wish I knew. (2 points)
- B** I am doing great with what I know but I am always looking to learn more tips and strategies. (1 point)
- C** What is there to know? I just want someone else to fix my credit for me. Right now I need more \$\$\$. (3 points)

Add up your points and see where you're at below!

5-8 pts. - Sounds like you love where you're at. You may not need a big change, but never underestimate the power of new habits and extra knowledge.

9-11 pts. - Things feel a little unsettled. Take some time to think about how adding small steps or new habits could change everything for you.

12-15 pts. - Whoa! The need for change is staring you in the face. It's time for a pivot to put you on the right path. Let's make a plan to make it happen.

Next Steps - Start by thinking what GOOD CREDIT could do for you. Living Better 101 Credit Coaches are here to keep you accountable to achieving your goals and desires. Your 'Next Level CREDIT' is waiting for you.

