



2. 1.3.4 DO I HAVE GOOD BUGET SKILLS

Let's check do I have budget skills

(circle on the paper YES/NO answers)

Question	ANSWER	
I have a monthly budget written/planned	YES	NO
I gather all my bills to see how much I spend.	YES	NO
I pay my bills on time.	YES	NO
I don't have any debts.	YES	NO
I have a savings.	YES	NO
I could pay for an unexpected expense today if had to	YES	NO

Are there any NO answers above that might make it hard for you to achieve your financial goals

(Source: Cents / Sentseability - Available: https://fliconline.org/documents/patffinancialeducationbooklet-final.pdf)