

# Financial Stress Self-Assessment Quiz

How Stressed Are You  
Financially?

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# FINANCIAL STRESS ASSESSMENT QUIZ

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## Instructions:

- Answer the following questions honestly.

## Quiz Questions:

(1) How often do you worry about meeting monthly financial obligations?

- a) Always
- b) Often
- c) Sometimes
- d) Rarely

(2) Do you have a budget that you regularly follow?

- a) No, never
- b) I try, but it's inconsistent
- c) Yes, but I don't always stick to it
- d) Yes, and I follow it closely

(3) How would you describe your current level of debt?

- a) Overwhelming
- b) Manageable, but stressful
- c) Minor, and under control
- d) I have no debt

(4) How prepared do you feel to handle unexpected expenses (like a household appliances repair or medical bill)?

- a) Not prepared at all
- b) Somewhat unprepared
- c) Somewhat prepared
- d) Very prepared

(5) How much does your financial situation affect your sleep or mood?

- a) Always
- b) Frequently
- c) Occasionally
- d) Rarely

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## Instructions:

- Answer the following questions honestly.

## Quiz Questions (Continue):

(6) How much do you save for long-term goals (e.g., retirement, home ownership)?

- a) I can't save at all
- b) I save a little but not enough
- c) I save, but it's irregular
- d) I save consistently

(7) How often do you spend impulsively on non-essential items?

- a) Very often
- b) Sometimes
- c) Rarely
- d) Never

(8) How confident are you in understanding financial concepts like investments, interest rates, or budgeting?

- a) Not at all confident
- b) Slightly confident
- c) Moderately confident
- d) Very confident

(9) Do you set financial goals and work toward them regularly?

- a) No, I feel too stressed to focus on goals
- b) I have goals but rarely work on them
- c) I set goals, but progress is inconsistent
- d) I regularly set and review my goals

(10) If you faced a sudden job loss, how would you feel about covering expenses for the next three months?

- a) Extremely worried
- b) Somewhat worried
- c) I could manage
- d) Fully prepared

## Result Interpretations

- **High Financial Stress (Mostly a's and b's):** You're feeling significant financial pressure, likely from a combination of limited savings, debt, and uncertainty about the future. To help reduce stress, focus on building a safety net and understanding where your money goes.
- **Moderate Financial Stress (A mix of b's and c's):** You're experiencing some financial stress, though it's not overwhelming. Small adjustments in budgeting and saving could help you feel more confident and in control.
- **Low Financial Stress (Mostly c's and d's):** You're managing your finances well, with only minor stress points. Keep up the positive habits, and consider fine-tuning your savings and long-term goals to maintain peace of mind.



### Next Step(s):

**Stress no more!** Get our "Financial Resilience Checklist" to strengthen your financial foundations when you schedule a 1-to-1 financial portfolio review with us.



Cammie is an architect-turned financial advisor. As a result of the battle with and eventual fortunate recovery from brain tumour, she is passionate about creating financial resilience plans for individuals and families.

She provides tailored solutions for her esteemed Clients. Her mission is to empower Clients with the knowledge and tools needed to make informed decisions about their finances, estate and future. She hopes to see more families and individuals blessed with stress-free finances.

#### Services Provided:

- Insurance Planning
- Investments Planning
- Education Planning
- Retirement Planning
- Estate Planning
- Business Succession Planning



**Planning for Your  
Financial House of Assets**