



## RESILIENCE TO WEATHER UPS AND DOWNS

		100 points	75 points	50 points	25 points	0 points
1	Does your family have enough savings to cover emergency expenses?	<input type="radio"/> We have savings equal to more than 6 monthly incomes	<input type="radio"/> We have savings equal to 4-6 monthly incomes	<input type="radio"/> We have savings equal to 1-3 monthly incomes	<input type="radio"/> We have savings equal to up to one monthly income	<input type="radio"/> No, we do not have any savings at all.
2	Would you be able to come up with 500 Euro if an unexpected need arose next week?	<input type="radio"/> Yes, I could use my savings.	<input type="radio"/> Yes, I could borrow from a family member or a friend.	<input type="radio"/> Yes, I could use the overdraft on my bank account or a credit card.	<input type="radio"/> Yes, I could take a quick loan from a financial institution.	<input type="radio"/> No, I would not be able to come up with 500 Euro next week.
3	If your family repays any credits to a financial institutions, how large are the monthly instalments?	<input type="radio"/> We currently do not have or our installments are below 10% of our monthly income.	<input type="radio"/> Credit installments are between 10% and 20% of our total income.	<input type="radio"/> Credit installments are between 21% and 30% of our monthly income	<input type="radio"/> Credit installments are between 31% and 40% of our monthly income.	<input type="radio"/> Credit installments exceed 40% of our monthly income
4	Is the property (apartment or house) that you inhabit insured against damages?	<input type="radio"/> Yes, our apartment/house is insured	-	-	-	<input type="radio"/> No, our apartment/house is not insured
5	Does the main income earner in your family hold a life insurance?	<input type="radio"/> Yes, the life of the main income earner is insured	-	-	-	<input type="radio"/> No, the life of the main income earner is not insured

**NOW PLEASE ADD UP YOUR POINTS**

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## LONG-TERM PERSPECTIVE

		100 points	75 points	50 points	25 points	0 points
1	When you plan the finances of your family, which of the time perspectives is the most important for you?	<input type="radio"/> Several years	<input type="radio"/> One year	<input type="radio"/> Up to 6 months	<input type="radio"/> One month	<input type="radio"/> We don't plan our finances.
2	Do you save for retirement?	<input type="radio"/> Yes, we regularly save for the retirement.	-	<input type="radio"/> Yes, we save for retirement but irregularly.	-	<input type="radio"/> No, we don't save for retirement.
3	How confident do you feel that you will have enough money to live when retired?	<input type="radio"/> I am fully confident.	-	<input type="radio"/> I am somewhat confident.	-	<input type="radio"/> I am not confident at all.
4	What is the level of risk you would be willing to take when saving or investing?	<input type="radio"/> I would be willing to risk in order to get higher returns.	-	<input type="radio"/> I would be willing to take some risk but only to a limited extent.	-	<input type="radio"/> I would not be willing to take any risks.
5	Which of the following best describes your current debt position of your household?	<input type="radio"/> We do not have problems with timely debt repayment or we do not have any debts.	-	-	-	<input type="radio"/> We have too much debt right now and we have or may have difficulty paying it off

**NOW PLEASE ADD UP YOUR POINTS**

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**NOW, PLEASE ADD THE POINTS: A+B+C THE TOTAL SCORE IN ALL THREE DOMAINS (A+B+C) IS:**