

Financial Health Check-Up

We are here to help you address your mortgage challenges *and* achieve your broader financial goals. Here are some of the services we can offer you directly or by referring you to a trusted provider:

- Setting financial goals and making an Action Plan to reach them
- Increasing your income (through career resources, small business training)
- Budgeting and cost-cutting ideas
- Tips for managing cash flow and avoiding borrowing
- Making a plan to pay down debt
- Repairing your credit score

QUESTIONNAIRE

First, we would like to ask you some questions to get a better understanding of your financial wellbeing. This will also help us understand your options for a mortgage modification.

1. How confident are you in your ability to achieve a financial goal you set for yourself today?

- Not at all confident
- Somewhat confident
- Very confident

2. Do you currently have any of the following? Check all that apply.

- Personal budget, spending plan or financial plan
- Checking account—how many?
- Savings account—how many?
- Prepaid card or other account to store money—how many?
- Retirement account (401K, IRA, or other investments for retirement)
- Social security or other public benefits (TANF, SNAP, disability, etc.)
- Health insurance
- Homeowner's insurance
- Life insurance
- Investment portfolio (stocks, bonds, mutual funds)
- Debt repayment plan—write N/A if you don't have any debt other than your mortgage
- College savings account for child(ren)—write N/A if you don't have children under age 21

3. Over the past month, would you say your family's spending on living expenses was less than your total income?

- Yes
- No

4. If you needed \$3,000 for an emergency, where would you get it?

- I have at least \$3,000 in savings.
- I have other assets I could sell or cash out (like a 401(k) account).
- I could borrow the money from family or friends.
- I would get a loan or credit card advance.
- I would be unable to get the money.

5. Do any of the following apply to you? Check all that apply.

- I have more than \$2,000 in credit card debt.
- I have unpaid medical debt.
- I am behind on car payments.
- I have other outstanding debt or judgments.

6. If you have missed any mortgage payments, are you setting aside money towards those payments in a separate bank account?

- Yes
- No

7. Do you currently have an automatic deposit or electronic transfer set up to put money away for a future use (such as emergency savings)?

- Yes
- No

GOALS

Please list 1-3 important goals (financial and otherwise) that you would like to achieve in the next 5 years:

1
2
3

Here are some categories for inspiration:

