



Financial wellness involves learning how to manage expenses. Wellness in this area also means considering spending and saving habits.

Financial Wellness Assessment

On a scale of 1 to 10, how much do you AGREE or DISAGREE with these statements?

1 = Strongly AGREE **10 = Strongly DISAGREE**

1. I believe that the financial decisions I make are in my best **LONG-TERM INTERESTS**.

1 2 3 4 5 6 7 8 9 10

2. I have a **PLAN FOR SAVING** that I follow.

1 2 3 4 5 6 7 8 9 10

3. I always **PAY MY BILLS ON TIME**.

1 2 3 4 5 6 7 8 9 10

4. If I have **DEBT**, I have a plan for repayment I am following.

1 2 3 4 5 6 7 8 9 10

5. I have created a **BUDGET** that I follow.

1 2 3 4 5 6 7 8 9 10

6. I have money **IN CASE OF AN EMERGENCY**.

1 2 3 4 5 6 7 8 9 10





Financial wellness involves learning how to manage expenses. Wellness in this area also means considering spending and saving habits.

Questions for Reflection

Answer the following questions to help you explore your own financial wellness.

1. *What are some successes or challenges you have had in **MAKING FINANCIAL DECISIONS?***
2. *What are some successes or challenges you have in **SAVING MONEY?***
3. *What are some successes or challenges you have in regard to **PAYING BILLS?***
4. *What are some successes or challenges you have in terms of **REDUCING DEBT?***
5. *What are some successes of challenges you have in terms of **CREATING AND MAINTAINING A BUDGET?***
6. *How will the successes or challenges you've described here affect your **FINANCIAL FUTURE?** What things would you like to correct or change?*





Financial wellness involves learning how to manage expenses. Wellness in this area also means considering spending and saving habits.

Goal Setting

Based on your reflections from page 2, make a list of financial goals that are attainable and realistic. Think about making small goals that you know you can achieve and work from there.

*What I can do **RIGHT NOW**:*

*What I hope to do **IN THE FUTURE**:*

*Things I would like **HELP** with:*





Financial wellness involves learning how to manage expenses. Wellness in this area also means considering spending and saving habits.

JOURNAL PROMPTS

Use the following questions as prompts for further exploration. Write your thoughts in a journal.

1. Are there times you see yourself spending based on your emotions?
2. How can you prevent behaviors that can cause excessive spending?
3. If you live with bipolar and have experienced mania or hypomania, have symptoms ever affected your spending?
4. If you live with depression, do you ever find yourself spending money to self-soothe? What are some things you have bought that you later realized you didn't need?
5. If you have experienced a time with excessive spending, what did you do to recover from that time period?
6. Review your bank statements. What are some things you spend money on that you could cut out?
7. If you were to win or come into a lot of money, what would you do with it?
8. Create your ideal budget. What would you spend more or less on and why?

Visit the [DBSA website](https://www.dbsa.org) for strategies and tips for boosting wellness in all 7 areas of the Wellness Wheel.

[DBSAAlliance.org/WellnessWheel](https://www.dbsa.org/WellnessWheel)

