



# Finances

## General Indicators:

- Income level consistent with local cost of living
- Long-term and short-term financial goals
- Budgeting skills and financial discipline
- Access to financial institutions and resources
- Savings

<b>Growth Levels</b>	<b>5 - Thriving</b> <ul style="list-style-type: none"> <li>■ Expect income to increase with or better than cost of living</li> <li>■ Sufficient income to allow family choices for non-essential purchases</li> <li>■ Regularly contributes to retirement fund and able to save on a regular basis</li> <li>■ Established relationship with financial institution</li> <li>■ Savings are adequate to cover loss of income for three months</li> </ul>
	<b>4 - Safe/Self-Sufficient</b> <ul style="list-style-type: none"> <li>■ Expects continued income at current level or better for at least next year</li> <li>■ Sufficient income to meet family needs, recreation and emergencies</li> <li>■ Plans and sticks to monthly budget, able to save on a regular basis</li> <li>■ Pays bills on time, delays purchases to handle debt load</li> </ul>
	<b>3 - Stable</b> <ul style="list-style-type: none"> <li>■ Anticipate continuation of income level for next six months</li> <li>■ Adequate income to meet basic needs and emergencies</li> <li>■ Plan monthly budget</li> <li>■ Able to save when possible</li> <li>■ Able to pay bills on time</li> <li>■ Aware of and use appropriate resources for help</li> </ul>
<b>Risk Levels</b>	<b>2 - At-Risk/Vulnerable</b> <ul style="list-style-type: none"> <li>■ Occasionally unable to meet basic needs</li> <li>■ Spontaneous, inappropriate spending</li> <li>■ No savings</li> <li>■ Overdue bills</li> <li>■ Limited knowledge of and access to resources for help</li> </ul>
	<b>1 - In-Crisis</b> <ul style="list-style-type: none"> <li>■ No money; cannot meet basic needs</li> <li>■ Overwhelming debt load</li> <li>■ No knowledge of available resources for help, or unwilling to access them</li> </ul>