

Personal Health and Finance Quiz

Want to improve your health and personal finances? It starts with daily health and financial management practices. Take this quiz to assess your current daily activities. Choose the response that best describes how frequently you perform health and financial management practices:

- 1 = Never
- 2 = Sometimes
- 3 = Usually
- 4 = Always

When you're done, add up your scores from the 20 questions below. There is a separate score for daily health practices and daily financial practices and a summary at the end of each section. The two separate scores also combine to produce a total quiz score.

Responses to this quiz will be used in a research study about health and financial practices of U.S. residents. No individual respondent will be identified by name. Your responses will be part of an overall data base and will remain strictly confidential. The quiz has no identification number and your name will never be associated with either the responses or the results.

If you have any questions the quiz content, contact Dr. Barbara O'Neill at (848)-932-9126 or oneill@aesop.rutgers.edu. If you have questions about your rights as a research subject, you may contact the IRB Administrator at Rutgers University at:

Rutgers University, the State University of new Jersey
Institutional Review Board (IRB) for the Protection of Human Subjects
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Participation in the *Personal Health and Finance Quiz* is strictly voluntary. By completing the quiz, you give consent for your responses to be used in data analysis.

Daily Health Behaviors:

- ___ 1. I eat breakfast before starting my day (e.g., work, school, or other daily activities).
- ___ 2. I avoid drinking sugar-sweetened beverages (e.g., regular soda and sweetened coffee, tea, or waters).
- ___ 3. I eat 3 ½ to 4 ½ cups of fruits AND vegetables daily.
- ___ 4. I get at least 7 hours of sleep per night.
- ___ 5. I eat at least 1-2 high fiber foods each day (e.g., whole wheat bread and pasta, oat bran, beans, lentils, peas)
- ___ 6. I eat and drink fat-free and/or low-fat dairy products.
- ___ 7. I avoid high-calorie salad dressings, gravies, spreads, and/or sauces.
- ___ 8. I eat foods that are low in fat and/or saturated fat.
- ___ 9. I get at least 30 minutes of aerobic and/or muscle-strengthening physical activity at least 5 days per week.
- ___ 10. I read the Nutrition Facts Label on food products before making a purchase.

Health Score: _____

Score Interpretation

10-16 points -Your health choices could be better, but don't despair. It's never too late to take action to improve your health.

17-24 points -You are doing a fair job of managing your health practices and have taken some steps in the right direction.

25-32 points -You are doing a good job and are above average in managing your health.

33-40 points -You are in excellent shape managing your health. Keep up the good work!

Note: *Items that you scored with a 1 or 2 are actions that you should consider taking in the future to improve your health.*

Daily Financial Behaviors:

- ___ 11. I follow a hand-written or computer-generated spending plan (budget) to guide my spending and savings.
- ___ 12. I maintain an emergency fund equal to at least three months of basic, essential household expenses.
- ___ 13. I save the equivalent of at least \$1 daily (\$365 annually) in loose change in a savings account and/or a jar.
- ___ 14. I invest the equivalent of at least \$10 daily (\$3,650 annually) in investment accounts and/or retirement plans.
- ___ 15. I avoid payday loans, car title loans, pawn shop loans, cash advances, tax refund loans, and other high-cost debt.
- ___ 16. I owe less than 20% of my monthly net income on monthly consumer debt payments (e.g., credit cards, car loans, student loans, and/or personal loans excluding a mortgage). **Example:** \$3,000 net income x .20 = \$600.
- ___ 17. I eat at least two meals a day prepared at home instead of eating out (excluding traveling).
- ___ 18. I use advertisements, coupons, promo codes, sales, web sites, and/or discounts to save money on purchases.
- ___ 19. I live below my means (i.e., spend less than I earn).
- ___ 20. I make written "to do" lists or specific plans to organize my financial goals, spending, and/or daily activities.

Financial Score: _____

Score Interpretation

10-16 points - Your financial choices could be better, but don't despair. It's never too late to take action to improve your finances.

17-24 points -You are doing a fair job of managing your personal finances and have taken some steps in the right direction.

25-32 points -You are doing a good job and are above average in managing your finances.

33-40 points -You are in excellent shape managing your finances. Keep up the good work!

Note: *Items that you scored with a 1 or 2 are actions that you should consider taking in the future to improve your personal finances.*

TOTAL (Health + Financial) Score: _____

Link for online *Personal Health and Finance Quiz*: <http://njaes.rutgers.edu/money/health-finance-quiz/>

Demographic Data

What is your gender? (Select One)

Male
Female

What is your current age in years?

Under 25
25-34
35-44
45-54
55-64
65-74
75 and over

What state do you live in? (Select One)

List of U.S. states (alphabetical list; see below)
Not a U.S. resident

Alabama	Florida	Kentucky	Minnesota	New Mexico	Rhode Island	Washington
Alaska	Georgia	Louisiana	Mississippi	New York	South Carolina	Wisconsin
Arizona	Hawaii	Maine	Missouri	North Carolina	South Dakota	Wyoming
Arkansas	Idaho	Maryland	Montana	North Dakota	Tennessee	
California	Illinois	Massachusetts	Nebraska	Ohio	Texas	
Colorado	Indiana	Maryland	Nevada	Oklahoma	Utah	
Connecticut	Iowa	Massachusetts	New Hampshire	Oregon	Vermont	
Delaware	Kansas	Michigan	New Jersey	Pennsylvania	Virginia	

What is the highest level of education you have completed? (Select One)

Some high school or less
High school graduate
Some college, trade, or vocational training
Associate's degree
Bachelor's degree
Graduate or professional degree

What is your household income level? (Select One)

Less than \$25,000
\$25,000 to \$49,999
\$50,000 to \$74,999
\$75,000 to \$99,999
\$100,000 or greater

What is your race/ethnicity? (Select One)

White
Hispanic
African-American
Asian
Native American
Other (e.g., a combination of Black and Hispanic)