

**Module 9 - Consumerism**

**ACTIVITY SHEET 9-10**

**Rate your financial knowledge, part 2**

Rate yourself on a scale from 1 (low) to 10 (high).

Skill or knowledge area	Rating 1-10
I keep track of my income and expenses each month.	
I find ways to save money for things I want to buy.	
I have clear financial goals for my future.	
I think about my purchases before I buy them. I know what my priorities are.	
I know what to think about when choosing a bank account.	
I understand the details of the bank account and banking services I currently use.	
I understand the concept of compound interest.	
I understand what a credit report is.	
I know how to increase my credit score.	
I know what the interest rate is on my credit card and how it is calculated monthly.	
I can figure out how much money I will actually pay for an item I buy on credit, including the interest.	
I know some ways to reduce my debt.	
There are certain things a collection agent can and cannot do. I know what my rights are.	
I know where to go to get advice about money management.	
I can recognize a scam or fraud.	
I know some of the techniques advertisers use to get me to buy their products.	
I feel my math skills are strong enough to manage my money.	
I feel confident in my ability to manage my money.	