

## Spectra Gold Financial Wellbeing Questionnaire

	Identifying Development Needs	True	False
1	I have enough money to meet my needs		
2	I know what I am worth in the job market		
3	I earn what I am worth		
4	I have enough savings		
5	I use credit sensibly		
6	I save for the future		
7	I have adequate insurance		
8	I have an adequate pension		
9	I do not lend or borrow money unwisely		
10	I spend no more than I can afford		
	Total		
	My Personal Development Needs		