Do you have a budget? Are you a spender or a saver? Do you know what is in your credit report? Are you thinking about retirement? These are just a few of the questions you might be asking yourself when it involves your finances. There is a wealth of resources available to help you understand the relationship you have with money. Your values and habits have an impact on your financial choices. Check out the tools below to dig a little deeper into your financial wellbeing:

- **Consumer Financial Protection Bureau’s Financial Well-being Score** – Answer 10 questions and indicate your age group to get a financial wellbeing score. There are also resources for a spending tracker, debt log and a budgeting tool.

- **Money Scripts Inventory** – Money Scripts are your unconscious beliefs about money. You fill in your first and last name, the state you reside in, your email address and your phone number (optional). Answer a few questions and the results are emailed to you. It gives you a score in each of the four core money beliefs and includes tips for each belief.

- **Money Harmony Quiz** – This 20-question quiz helps you get to know your money personality.

- **Fidelity Financial Checkup** – This quiz offers statistical information and a Personal Action Plan gives you information and tips for your financial well-being.

- **TIAA** – Offers a wealth of online tools to help you answer many important questions about retirement planning and setting financial goals.

- Did you know the University offers a **voluntary 403(b) plan** that can supplement your SURS retirement plan? Check out the System HR website for information about how to get started!

Times of uncertainty can cause stress. Knowing how your beliefs, values and habits shape your financial wellness can help you make decisions during a difficult time. Being aware of your own approach to finances will also help you communicate your needs and wants to loved ones and help make it easier to manage unexpected financial situations if they arise. Take the time to understand how you make financial decisions and then use that information to create a plan for the present and the future*.

* You should always consult with a legal, financial, or tax professional for assistance with your individual circumstances.