



FINANCIAL WELL-BEING

# Score ranges

Use the financial well-being scale to calculate a financial well-being score. Then, use the table below to understand the score and compare it to the scores of other people you serve.

The financial well-being score ranges below are designed to give you a sense of whether a person has high, medium, or low financial well-being. The chart also describes financial experiences common to people with these scores. Within each range, financial experiences vary widely, so a person may or may not experience the challenges or successes shown in the chart. However, these characteristics may help provide meaning to the scores by giving you a general sense of the financial conditions of individuals in each score range.

## Score ranges

VERY LOW 0-29	LOW 30-37	MEDIUM LOW 38-49	MEDIUM HIGH 50-57	HIGH 58-67	VERY HIGH 68-100
<b>People in these ranges tend to experience the following:</b>					
<ul style="list-style-type: none"> <li>Just 5% are certain they could come up with \$2,000 for an emergency.</li> <li>Most (82%) sometimes or often experience food insecurity or food hardship.</li> <li>Almost all (96%) find it somewhat or very difficult to make ends meet.</li> </ul>	<ul style="list-style-type: none"> <li>Few (23%) habitually save and only some (38%) have more than \$250 in liquid savings</li> <li>Just 12% always stay on budget</li> <li>Nearly half (45%) have experience with debt collectors.</li> </ul>	<ul style="list-style-type: none"> <li>Most (60%) have minimal savings of \$250 or more, but only 30% have \$2,000 or more</li> <li>Almost all (80%) find it somewhat or very difficult to make ends meet.</li> <li>Some (32%) have had a credit application rejected or are concerned about credit rejection.</li> </ul>	<ul style="list-style-type: none"> <li>More than half (55%) have automated deposits into a savings or retirement account.</li> <li>A minority (32%) always pay off credit cards in full.</li> <li>Few (16%) sometimes or often experience food insecurity or hardship.</li> </ul>	<ul style="list-style-type: none"> <li>The vast majority (81%) are certain they could come up with \$2,000 for an emergency.</li> <li>Just 35% always stay on budget.</li> <li>Very few (6%) have experienced a credit rejection or are concerned about credit rejection.</li> </ul>	<ul style="list-style-type: none"> <li>Most have high levels of savings; 80% have \$10,000 or more in liquid savings.</li> <li>The majority (69%) make automated deposits into a savings or retirement account.</li> <li>Most (81%) have health insurance.</li> </ul>

The information in this graphic, including the development of the ranges and the facts about typical experiences, came from the national Financial Well-Being Survey. For more information, see [consumerfinance.gov/practitioner-resources/financial-well-being-resources](https://consumerfinance.gov/practitioner-resources/financial-well-being-resources).



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