

Appendix A. Stage of Change Questions

Stage of Change Assessment for Setting Aside Money to Pay Down Debt

Which best describes where you are right now with setting aside money to pay down your debt?

1. I don't intend to start in the next six months.
2. I intend to start in the next six months.
3. I intend to start in the next month.
4. I already started.
5. I have been doing this for more than six months.
6. I have no debt beyond my mortgage, so my next step is to build my savings.

Stage of Change Assessment for Following a Budget

Which best describes where you are right now with following a budget?

1. I don't intend to start in the next six months
2. I intend to start in the next six months.
3. I intend to start in the next month.
4. I already started.
5. I have been doing this for more than six months.

Stage of Change Assessment for Saving Money Regularly

Which best describes where you are right now with saving money regularly?

1. I don't intend to start in the next six months.
2. I intend to start in the next six months.
3. I intend to start in the next month.
4. I already started.
5. I have been doing this for more than six months.

Stage of Change Assessment for Another Financial Behavior

Which best describes where you are right now with _____?

1. I don't intend to start in the next six months.
 2. I intend to start in the next six months.
 3. I intend to start in the next month.
 4. I already started.
 5. I have been doing this for more than six months.
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