Credit Report and Scores
Understanding how to pull a credit report and what influences their credit score.

Understanding / Paying Debt
Understands how to identify and solve issues around debt and the impacts of each solution.

Personal Savings and Banking
Able to locate, identify, and open bank accounts that are best suited for the individual situation.

Budgeting / Spending Plan
Able to prioritize expenses, track your spending, and stick to it.

Income
Understands how much income would be needed to establish self-sufficiency, and take steps towards achieving it.

Adequate Insurance
Has appropriate insurance protection to offset any financial losses.

A financial goal established by the participant they can work towards.

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<th>Goal</th>
<th>Step 1</th>
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Send to ECR; Email copy to FinCap@DSHS.wa.gov

CSD FINANCIAL CONFIDENCE WHEEL
DSHS 23-045 (02/2019)