### CSD Financial Confidence Wheel

**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>
<th>Step 2</th>
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DSHS 23-045 (02/2019)