The Financial Self-Efficacy Scale (FSES)

Please respond to the following statements using these response categories:

1=Exactly true
2=Moderately true
3=Hardly true
4=Not at all true

1. It is hard to stick to my spending plan when unexpected expenses arise. 1 2 3 4
2. It is challenging to make progress toward my financial goals. 1 2 3 4
3. When unexpected expenses occur I usually have to use credit. 1 2 3 4
4. When faced with a financial challenge, I have a hard time figuring out a solution. 1 2 3 4
5. I lack confidence in my ability to manage my finances. 1 2 3 4
6. I worry about running out of money in retirement. 1 2 3 4