# Financial Wellness Survey

## Master Questionnaire Template

📊 Based on "Financial Wellness Survey Questions Template - All You Need To Know" | Finance n Investments Blog

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### 🔒 Privacy & Confidentiality Notice

Your responses are completely anonymous and confidential. Data will be aggregated for organizational insights only. Individual responses will never be shared or used for performance evaluations. This survey complies with all applicable privacy regulations including GDPR and CCPA.

### 1 On a scale of 1-10, how would you rate your current level of financial stress?

No Stress — Moderate Stress — Extremely Stressed

1 2 3 4 5 6 7 8 9 10

**Why this matters:** This foundational question establishes baseline stress levels using a universally understood rating system. Financial stress directly correlates with productivity, absenteeism, and healthcare costs, making this metric crucial for ROI calculations and program prioritization.

### 2 How many months of expenses could you cover if you lost your primary income today?

- ◯ Less than 1 month
- ◯ 1-3 months

- ◯ 3-6 months
- ◯ 6-12 months
- ◯ More than 12 months

**Why this matters:** Emergency fund adequacy represents the cornerstone of financial security and resilience. This question identifies employees at immediate risk of financial crisis, enabling proactive intervention strategies. Research shows that employees with less than one month of emergency savings experience 67% higher stress levels.

## 3 What percentage of your monthly income goes toward debt payments (excluding mortgage)?

- ◯ 0% - No debt payments
- ◯ 1-10%
- ◯ 11-20%
- ◯ 21-30%
- ◯ More than 30%

**Why this matters:** Debt-to-income ratio serves as a critical indicator of financial health and future stability. High debt burdens limit employees' ability to save, invest, and weather financial emergencies. This question helps organizations understand the scope of debt-related stress and design appropriate debt management resources.

## 4 How confident are you in your ability to retire comfortably?

- ◯ Very confident
- ◯ Somewhat confident
- ◯ Not confident
- ◯ Unsure

**Why this matters:** Retirement confidence directly impacts long-term financial planning behaviors and current stress levels. This question reveals gaps in retirement preparation and identifies employees who may need additional 401(k) education or financial planning resources.

## 5 Which of the following financial topics would you most like to learn more about? (Select up to 3)

- ☐ Budgeting and expense management
- ☐ Debt management and reduction
- ☐ Investing and wealth building
- ☐ Retirement planning
- ☐ Insurance and risk management
- ☐ Credit scores and improvement
- ☐ Tax planning and strategies
- ☐ Home buying and mortgages

**Why this matters:** This question identifies specific knowledge gaps and training needs across the workforce. Understanding preferred learning areas enables organizations to prioritize educational resources and create targeted financial wellness programming.

## 6 How often do you check your credit score or credit report?

- ○ Monthly
- ○ Quarterly
- ○ Annually
- ○ Rarely
- ○ Never

**Why this matters:** Credit monitoring behavior indicates financial engagement and awareness levels. Regular credit monitoring correlates with better financial outcomes and proactive financial management. This question helps identify employees who may need basic financial literacy education.

## 7 What is your biggest financial concern right now?

**Why this matters:** Open-ended questions capture nuanced concerns that structured questions might miss. This qualitative data reveals emerging financial stressors, cultural or demographic-specific challenges, and priority areas for program development.

## 8 How would you prefer to receive financial education or support? (Select all that apply)

- ☐ Online modules and courses
- ☐ In-person workshops
- ☐ One-on-one financial counseling
- ☐ Mobile app with tools and tips
- ☐ Email newsletters and updates
- ☐ Live webinars and virtual sessions

**Why this matters:** Delivery preference data ensures maximum program engagement and effectiveness. Different demographics and learning styles require varied approaches, and this question enables organizations to optimize resource allocation and communication strategies.

## 9 Have you used any of the following financial benefits offered by our company in the past 12 months? (Select all that apply)

- ☐ 401(k) retirement plan
- ☐ Health Savings Account (HSA)
- ☐ Employee Assistance Program (EAP)

- ☐ Financial counseling services
- ☐ Financial education workshops
- ☐ None of the above

**Why this matters:** This question measures current benefit utilization and identifies underused resources. Low utilization rates may indicate communication gaps, benefit design issues, or lack of awareness. Understanding usage patterns helps organizations improve existing programs.

### 10 How much do financial concerns affect your ability to focus at work?

- ◯ Significantly affect my focus
- ◯ Moderately affect my focus
- ◯ Slightly affect my focus
- ◯ Do not affect my focus at all

**Why this matters:** This question directly links financial wellness to workplace productivity, providing crucial data for business case development. The correlation between financial stress and work performance justifies program investments and demonstrates organizational ROI.

## Survey Completion Instructions

Thank you for taking the time to complete this financial wellness survey. Your honest responses will help us better understand and address the financial wellness needs of our workforce.

**Next Steps:** Please return completed surveys to your HR department or designated survey administrator. Results will be compiled and analyzed to develop targeted financial wellness programs and resources.

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