**Perceived Financial Well-Being Scale**

Expected Future Financial Security: 5-point scale items (“does not describe me at all” to “describes me completely”)

I am becoming financially secure.

I am securing my financial future.

I will achieve the financial goals that I have set for myself.

I have saved (or will be able to save) enough money to last me to the end of my life.

I will be financially secure until the end of my life.

Current Money Management Stress: 5-point scale items (“does not describe me at all” to “describes me completely”)

Because of my money situation, I feel I will never have the things I want in life.

I am behind with my finances.

My finances control my life.

Whenever I feel in control of my finances, something happens that sets me back.

I am unable to enjoy life because I obsess too much about money.