

Oklahoma's Healthy Transitions Initiative

General Questions to Assist Transition-Aged Youth

Topic: Finance

Sub-topics: [Credit Cards](#)
[Bills / Budgeting](#)
[Payments](#)
[Debt / Economic Hardship](#)

CREDIT CARDS:

Have you ever applied for a credit card?

Do you know how to apply for a credit card?

How many credit cards do you have currently?

What does it mean to build credit?

What do credit cards mean to you?

What do you do if you lose your credit card or debit card?

What is the difference between debit cards vs credit cards?

Do you know your credit score?

Do you know how to access FREE credit report from one of the three major credit bureau?

What should you do if you think your credit cards have been or being used fraudulently?

Do you know how to freeze your credit?

Do you know anything about interest rates and finance charges?

How much is a late fee on your credit cards?

If you are late with your payment will your interest rate go up?

If you are having trouble with your current credit card, have you thought of contacting them to make different payment arrangements?

Do you know how long it takes to pay off your purchases? Would you like to know?

BILLS/ BUDGETING:

Do you have any bills?

What kind of bills do you currently have?

Are you on any kind of assistance? For example food stamps, electricity assistance

Have you applied for assistance?

Do you know how to apply for assistance?

How do you currently budget your money?

Do you have a job?

Do you have roommates or family members you currently split the household bills with?

Have you thought about getting a roommate, if you have room?

What is the total amount of monthly bills?

Do know how to budget your money?

Have you created a budget?

Do you have trouble sticking to your budget?

Are you financially disciplined?

Have you updated your current address for billing purposes?

Do you know how much your average bills range?

PAYMENTS:

Are you going to make biweekly or monthly payments?

What are you currently making payments on?

Are you having trouble making minimum payments?

Do you send out more than the minimum amount?

Are you behind on any payments? Have you tried to the contact that business?

DEBT/ECONOMIC HARDSHIP:

Do you need to talk to someone about debt consolidation or economic hardship?

Do you know the difference between a credit consolidation (non for profit organization) and a credit consolidation that you pay to make your payments?

Do you currently have a job?

Are you in school?

Have you applied to for any loans?

Do you have any bills that are in collections? If yes, have you made contact with them?

What do you think you can do to get yourself out of debt?

What ways can do you think you can save money?

What are the necessities to you?

Have you recently lost your job?

Do you need assistance applying for unemployment?