

Jar 1

I am comfortably able to meet all my basic needs

I may have some debt but it does not prohibit attainment of basic needs

I own home or property OR I rent a higher-end property

I own a car

I am employed or do not need to work to meet my needs

I have access to financial savings

I have expendable income

I can afford holidays or take time off

Jar 2

I am a able to meet my basic needs

I may have some debt but it does nor prohibit attainment of basic needs

I own a home OR rent a property

I own a car

I am employed of self employed

I might have access to financial savings

I might have access to financial savings

I have some expendable income

I can take a vacation annually or every few years without financial burden

Jar 3

I may stress about meeting basic needs & don't always achieve them

I have some debt

I am employed or self employed but work part-time

I have limited financial savings

I have limited expandable income

I have to actively save in order to take a holiday

I own a car, but struggle to cover tax and insurance

Jar 4

I frequently stress about meeting basic needs & don't always achieve them

I have debt and it sometimes prohibits me from meeting basic needs

I rent lower-end properties or have unstable housing

I do not have a car and/or have limited access to a car but I am not always able to afford gas

I am unemployed or qualify for government assistance

I have no financial savings

I have no or very limited expandable income

I cannot afford a vacation or have the ability to take time off without financial burden