



FUTURE ORIENTED DECISION MAKING

Family Stability		Well-Being		Financial Management		Education & Training	Employment & Career Management
Housing	Family & Dependents	Physical & Mental Health	Personal & Professional Networks	Debts	Savings	Educational Attainment	Earnings Levels *
No housing subsidy, housing costs less than 1/3 household gross pay.	Fully able to engage in work, school, and family life; children or family needs met.	Fully able to engage in work, school, and family life; health and mental health needs met.	Can always rely on networks to provide useful advice, guidance, and support; advocates for others.	No debt other than mortgage, education, and/or car loans. Current in all debt.	Savings of greater than 3 months' expenses.	Bachelor's degree or higher complete.	Job with earnings equal to or greater than WA living wage
No housing subsidy, housing costs exceed 1/3 household gross pay.	Mostly able to engage in work, school, and family life; children or family needs nearly met.	Mostly able to engage in work, school, and family life; health and mental health needs nearly met.	Can often rely on networks to provide useful advice, guidance, and support.	Current in all debts and paying more than minimum balances on one or more debts.	Savings of more than 2 months' expenses but less than 3 months' expenses.	Associate degree or higher complete.	Job with earnings of 66-99% of WA living wage
Partial housing subsidy.	Somewhat able to engage in work, school, and family life because of children or family needs.	Somewhat able to engage in work, school, and family life because of health and mental health needs.	Can sometimes rely on networks to provide useful advice, guidance, and support.	Paying minimum balances on all debts.	Savings of at least one month and up to 2 months' expenses.	Postsecondary job training or professional certificate complete.	Job with earnings of 33-65% of WA living wage
Full housing subsidy, permanent housing.	Barely able to engage in work, school, and family life because of children or family needs.	Barely able to engage in work, school, and family life because of health and mental health needs.	Can rarely rely on networks to provide useful advice, guidance, and support.	Behind in payment of one or more debts.	Savings of less than one month's expenses.	GED, high school, or High School 21+ complete.	Job with earnings less than 33% of WA living wage
Homeless or emergency shelter or Living with family or friends, or transitional housing temporarily.	Not able to engage in work, school, and family life because of children or family needs.	Not able to engage in work, school, and family life because of health and mental health needs.	Can never rely on networks to provide useful advice, guidance, and support.	Not addressing debts.	No savings yet	Less than GED or high school diploma or taking GED prep or high school completion classes.	No wage earnings currently. <i>*see <a href="#">WA Self-Sufficiency Calculator</a> for specific calculations based on family size, county, and other factors.</i>

CONSIDERING BIG PICTURE DECISION MAKING

Name: \_\_\_\_\_

Date: \_\_\_\_\_