

## Bankruptcy Stress Questionnaire

This questionnaire is designed to help your bankruptcy lawyer identify areas of your life that create stress. It is only a tool to provide insights of the level of stress you may be experiencing. The questionnaire will help the attorney determine the level of assistance needed to better navigate the bankruptcy process and is not a substitute for professional, medical, or psychological advice.

Please check the events you have experienced in the last 12 months.

- ☐ Death of spouse or partner
- ☐ Divorce or Separation
- ☐ Marriage
- ☐ Death of a close family member or friend
- ☐ Breakup of a long-term relationship
- ☐ Major injury or illness
- ☐ Job Loss
- ☐ Major Change in health or behavior of a family member
- ☐ New family member (birth, adoption, someone moving in)
- ☐ Major business re-adjustment (reorganization, bankruptcy, etc.)
- ☐ Major change in personal financial status
- ☐ Job change
- ☐ Relocation
- ☐ Court appearance
- ☐ Jail term
- ☐ Taking out a mortgage or a loan for a major purpose
- ☐ Defaulting on a loan
- ☐ Foreclosure
- ☐ Filed for bankruptcy
- ☐ Retirement
- ☐ Depression
- ☐ Psychological or psychiatric counseling

What is your employment status?

- ☐ Unemployed
- ☐ Self-employed
- ☐ Full-time
- ☐ Part-time

- ☐ Retired
- ☐ Volunteer
- ☐ Other \_\_\_\_\_

Has your financial situation changed in the last 12 months?

- ☐ Extreme decrease in income
- ☐ Decreasing level of income
- ☐ No change
- ☐ Increasing level of income
- ☐ Large increase in income

If you indicated a change in the previous question, what was the cause of the change? Check all that apply.

- ☐ Closure of your business
- ☐ Loss of job
- ☐ Economic Recession
- ☐ New job
- ☐ Started a business
- ☐ Investments
- ☐ Other \_\_\_\_\_

How would you describe your current financial situation?

- ☐ Always short of money to pay for essentials such as food and bills
- ☐ Some months I have enough to pay everything; some months I don't
- ☐ I have enough
- ☐ I have extra money left at the end of the month to save or enjoy
- ☐ Financially comfortable, able to save, invest and plenty to spare for enjoyment

What is your mindset around money? Pick the option that is closest to your situation.

- ☐ There is not enough for everyone
- ☐ The rich get richer and the poor get poorer
- ☐ I spend everything I have, I only live once
- ☐ Money flows to me easily
- ☐ I am bad with money
- ☐ I use money to create more money opportunities
- ☐ Saving is necessary to provide for my future
- ☐ I am broke all the time
- ☐ I am financially free

How do you handle financial pressure? Check up to 3 options.

- ☐ I am very resourceful and always find a way to make more money
- ☐ I have a friendly bank manager
- ☐ I beg friends and family to help me
- ☐ I work a number of jobs and can always take on another one
- ☐ I decrease my spending and set strict budgets
- ☐ I panic and stress
- ☐ I ignore financial problems
- ☐ I feel guilty and hide quietly

Have you sought financial advice in the past 12 months? Check all that apply.

- ☐ From my accountant for my business ventures and investments
- ☐ From a specialist tax advisor
- ☐ From my bookkeeper
- ☐ From a debt management company
- ☐ From my family and friends
- ☐ From an independent financial advisor regarding pensions, insurance, etc.
- ☐ From my bank
- ☐ Other \_\_\_\_\_

Would you consider yourself disciplined with money matters?

- ☐ Yes
- ☐ No

Do you get stressed easily?

- ☐ Yes
- ☐ No

Do you take medications for stress, depression or anxiety?

- ☐ Yes
- ☐ No

When you get stressed, what are the main reasons why? Check all that apply.

- ☐ Family members
- ☐ Health concerns
- ☐ Not having enough money
- ☐ Bankruptcy
- ☐ Too much work
- ☐ Not enough time to fit everything in
- ☐ Not finding work

- ☐ Relocation
- ☐ Other \_\_\_\_\_

Please check how frequently you have experienced the following during the last 12 months:

1. Poor sleep patterns.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

2. Anxiety.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

3. Body pain (joint pain, back aches, etc.).

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

4. Muscle tension.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

5. Headaches or Migraines.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

6. Fatigue.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

7. Rapid heartbeats.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

Rate each item as to its frequency as a source of stress or tension during the last 12 months.

8. Lack of time.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

9. Health concerns.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

10. Uncertainty about future.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

11. Home or housing situation.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

12. Threat of crime.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

13. Personal debt.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

Check the answer that best fits the statement.

14. I feel tense and anxious.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

15. I feel that I have not been treated well.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

16. I feel frustrated about how my life is going.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

17. I feel pessimistic that things will turn out for the worst.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

18. I feel angry with people or situations in my life.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

19. I feel sad and gloomy.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

20. I feel overwhelmed by the smallest tasks.

\_\_\_ Never      \_\_\_ Sometimes      \_\_\_ Often      \_\_\_ Regularly      \_\_\_ Always

21. I feel unhappy about my financial situation.

☐ Never      ☐ Sometimes      ☐ Often      ☐ Regularly      ☐ Always

Read the following statements and mark the category that best describes how you handle stress.

22. I get frustrated easily with my financial situation.

☐ Never      ☐ Sometimes      ☐ Often      ☐ Regularly      ☐ Always

23. I find it difficult to get along with people I used to enjoy.

☐ Never      ☐ Sometimes      ☐ Often      ☐ Regularly      ☐ Always

24. I seek psychological or psychiatric counseling.

☐ Never      ☐ Sometimes      ☐ Often      ☐ Regularly      ☐ Always

25. I find that I am constantly thinking about my problems.

☐ Never      ☐ Sometimes      ☐ Often      ☐ Regularly      ☐ Always

26. I find that little things do not give me pleasure any more.

☐ Never      ☐ Sometimes      ☐ Often      ☐ Regularly      ☐ Always