

The OCC developed Financial Health Vital Signs to support efforts by banks to understand their customers' financial challenges, to improve product and service offerings, and to empower customers to improve their financial health.

KEY ELEMENTS OF FINANCIAL HEALTH

STABILITY

- » Easily and affordably meet regular financial obligations
- » Ability to pay on time and in full for housing, utilities, transportation, healthcare, childcare, food, and other necessities

RESILIENCE

- » Ability to withstand financial shocks
- » Ability to cover emergency expenses
- » Having assets or insurance adequate to recover from a significant shock

SECURITY

- » Feeling secure about long-term financial resources
- » Having assets for the future and positive net worth



FINANCIAL HEALTH VITAL SIGNS

Positive Cash Flow

Liquidity Buffer

On Time Payments or
Prime Credit Score



For more information,
scan the QR code above