

ECONOMIC MOBILITY BRIDGE®

Name: _____

Date: _____

FAMILY STABILITY		WELL-BEING		FINANCIAL MANAGEMENT		EDUCATION & TRAINING	EMPLOYMENT & CAREER	
Housing	Family	Physical & Mental Health	Networks	Debts	Savings	Educational Attainment	Earned Income*	Job Quality
At least four of the following are true: <input type="checkbox"/> I have good living conditions <input type="checkbox"/> My name is on a lease/mortgage <input type="checkbox"/> My home is unsubsidized <input type="checkbox"/> My home costs 30% or less of my income <input type="checkbox"/> I own my home	My family needs are supported enough for me to... ... fully engage in work, school, and home life <i>[Or I have no children or dependent family members]</i>	My physical and mental health needs are met enough for me to... ... fully engage in work, school, and home life	The networks I can rely on for resources, guidance, and support are... ... strong and diverse	I pay down all balances monthly and have no outstanding debt other than mortgage or education loans <i>[Or I have no debt balances]</i>	I have savings of more than 3 months' expenses; I am building for my future	I have earned a Bachelor's degree or higher and/or professional license	I earn more than 80% AMI Household Size of: 2: ≥ \$67,850 3: ≥ \$76,350 4: ≥ \$84,800	My (main) job offers: <input type="checkbox"/> benefits <input type="checkbox"/> predictable hours <input type="checkbox"/> opportunities to advance
Three of the above are true	... mostly engage in work, school, and home life	... mostly engage in work, school, and home life	... good	I am current on all payments and am paying more than minimum on at least one account	I have savings of up to 3 months' expenses	I have earned an Associate's degree or industry-recognized credential	I earn 50-79% AMI Household Size of: 2: \$42,400–\$67,849 3: \$47,700–\$76,349 4: \$52,300–\$84,799	My job offers two of the above
Two of the above are true	... partly engage in work, school, and home life	... partly engage in work, school, and home life	... adequate	I am current on all payments by paying the minimum on all my accounts	I have savings of 1-2 months' expenses	I have completed a job training or training certificate (after high school)	I earn 30-49% AMI Household Size of: 2: \$25,450–\$42,399 3: \$28,650–\$47,699 4: \$31,800–\$52,999	My job offers one of the above
One or none of the above are true	... barely engage in work, school, and home life	... barely engage in work, school, and home life	... limited	I am behind on one or more payments by 1 to 3 months	I have savings of less than 1 month's expenses	I have earned a High School Diploma or GED/HISET	I earn less than 30% AMI Household Size of: 2: <\$25,449 3: <\$28,649 4: < \$31,799	My job offers none of the above
I am not permanently housed at this time	My family needs are not supported enough for me to engage in work, school, and home life at this time	My physical and mental health needs are not met enough for me to engage in work, school, and home life at this time	I feel alone and/or my networks are unhelpful at this time	I am behind on one or more payments by over 3 months <i>[Or I do not know my debt situation at this time]</i>	I have no money saved at this time.	I have earned less than a High School Diploma or GED/HISET at this time	I do not have a job, or I am unable to work, at this time <i>*Income ranges from HUD's FY2024 Income Limits for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area</i>	

↑ THINKING ABOUT THE FUTURE

← MAKING DECISIONS IN CONTEXT →