

Tier One

- Frequently stressing about meeting basic needs and not always able to meet them
- Have debt and it affects your ability to meet basic needs
- First-generation college student
- Unemployed and/ or find it difficult to acquire work due to intersections of identity (ethnicity, race, gender, disability, etc) or past carceral history
- Qualify for public support systems such as Medicare and food stamps (to name a few)
- Have dependents and/or am supporting elders/ other people in your community
- No or minimal access to savings
- Experiencing housing and/or food insecurity
- Do not have the support of a familial unit or community
- Having significant non-optional health care costs to cover
- Do not or have not had access to higher education. Or it has been at great cost to your financial wellbeing
- Low or no earning power
- No or very limited expendable income
- Rarely buying new items due to lack of funds and find it difficult to afford a vacation or time off due to the financial burden it might have



Tier Two

- May stress about meeting basic needs but still regularly meet them
- Have some debt but it does not prohibit the attainment of basic needs
- Can access reliable daily transportation
- Employed and have some earning power
- Have or had access to higher education
- Identities do not or do not greatly impact your ability to attain/maintain work
- Access to some healthcare and/or OON benefits
- Access to some financial savings
- Have some expendable income
- Able to buy new or thrifted items if you choose
- Able to take time off either for sickness or leisure and are still able to pay next month's bills
- Can travel annually without a financial burden
- Family has access to assets such as housing and retirement accounts
- Are able to help with familial finances
- Support others on your income and it does not greatly impact your ability to meet your basic needs
- You have some support from family and your community
- In an emergency, like getting really sick or losing a job, your family or a partner would support you financially for a time
- Are able to cover your needs, and some wants, with careful planning



Tier Three

- Comfortably able to meet all of your basic needs
- May have some debt but it does not affect your financial status or basic needs
- Own property or can access/ afford a higher rent apt/property
- Own a car
- Identities do not or do not greatly impact your ability to attain work
- Employed with a higher salary or have a higher earning power/potential
- Do not need to work to meet your needs
- Reliable access to healthcare and/or OON benefits
- Have access to financial savings, family wealth, and/or other resources in times of need
- Can always or frequently afford new items if desired
- Can afford multiple vacations or take time off for leisure
- Have full support from family members or others in your community
- Are able to pay for the things you want without sacrificing necessities
- Family has access to assets such as housing, retirement accounts, properties, etc.
- Someone else is paying for your needs for the foreseeable future
- Obtained higher education (s) without having loans
- Able to go out multiple times a week for drinks/dinners without an affect on day to day needs

