



## FINANCIAL KNOWLEDGE\*

Category Weighting: 15%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
Mean Number of Correct Answers on Six Financial Knowledge Questions	3.16	C-	3.33	C+
Offered and Participated in Financial Education	20.84%	D+	24.50%	B-
Quality and Availability of High School Financial Literacy Education	76%	C	75%	C
<b>Financial Knowledge Category Grade</b>	<b>NA</b>	<b>C-</b>	<b>NA</b>	<b>B-</b>

## CREDIT

Category Weighting: 30%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
<b>GENERAL CREDIT</b>				
Subcategory Weighting: 15%				
Average Vantage Credit Scores	666	C-	678	C+
On Time Payers	79.2%	C+	82.5%	B
Prime Credit	48.9%	B-	53.8%	B+
Inclusion in Credit Economy	92.5%	C	91.4%	C-
Access to Revolving Credit	67.9%	B	66.6%	B-
Low Credit Use (use less than 30%)	36.9%	B-	39.5%	B
Bankruptcy Rate (per 1,000 people)	2.9	B-	2.5	B
Past Due Debt	5.3%	B	4.5%	A-
Debt Past Due and in Collections as a Percent of Household Income	7.2%	B-	7.4%	C+
Highest Tier Credit	81%	C+	84%	B
<b>General Credit Subcategory Grade</b>	<b>NA</b>	<b>C+</b>	<b>NA</b>	<b>B</b>

## HOUSING CREDIT

Subcategory Weighting: 30%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
Average Loan to Value Ratio on Mortgage	82%	C+	85%	C
Equity Rich Mortgages	22.54%	C	20.09%	C-
Homeownership Rate	63.1%	C+	66.6%	B
Mortgage Delinquency Rate	2.25%	B	1.55%	A-
Foreclosure Rate	2.09%	B+	1.51%	A
Homeowners with a Mortgage	57.28%	C	56.05%	C+
High Cost Homeowners (30% or more of income)	30.8%	C	23.6%	B
High Cost Renters (30% or more of income)	51.8%	D+	45.8%	B
Seriously Underwater Mortgages	11.5%	B-	6.1%	A
Mortgage Balance as a Multiple of Household Income	3.58	B-	2.72	A
<b>Housing Credit Subcategory Grade</b>	<b>NA</b>	<b>C</b>	<b>NA</b>	<b>B</b>

## AUTO CREDIT\*

Subcategory Weighting: 15%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
Auto Loan Balance as a Percent of Household Income	33.8%	B-	35.1%	C+
Auto Loan Delinquency Rate	1.12%	B	1.01%	B+
Percent with Auto Loans	30.42%	B-	34.89%	C-
Increase in Auto Insurance Premiums Due to Bad Credit	53%	B-	28%	B+
<b>Auto Credit Subcategory Grade</b>	<b>NA</b>	<b>B-</b>	<b>NA</b>	<b>B</b>

## CREDIT CARD

Subcategory Weighting: 15%

Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade
Always Pay in Full	52.44%	C	52.64%	C
Carried Balance with Interest Charged	47.08%	C+	49.80%	C-
Made Only Minimum Monthly Payments	32.37%	C	32.30%	C
Credit Card Delinquency Rate	1.47%	B-	1.18%	B+
Credit Card Balance as a Percent of Household Income	9.71%	C	9.53%	C+
<b>Credit Card Subcategory Grade</b>	<b>NA</b>	<b>C</b>	<b>NA</b>	<b>C+</b>


*Kansas (continued)*

<b>CREDIT</b>					Category Weighting: 30%
Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade	
<b>STUDENT LOANS</b>					Subcategory Weighting: 15%
Graduates with Student Loan Debt	69%	D	65%	C-	
Average Debt Balance	\$28,950	D+	\$25,521	B-	
Figured Monthly Payments Before Getting Loan	38.00%	B	30.82%	C	
Never Made a Late Payment on Student Loans	35.59%	C	43.35%	B	
<b>Student Loans Subcategory Grade</b>	<b>NA</b>	<b>D-</b>	<b>NA</b>	<b>C-</b>	
<b>OTHER CREDIT</b>					Subcategory Weighting: 10%
Unpaid Medical Bills	20.78%	C	23.82%	D+	
Using One or More Non-Bank Borrowing Methods in the Past 5 Years	25.51%	C	26.48%	C	
Took a Loan from Retirement Account	13.39%	B-	11.02%	B+	
Delinquency Rates for Unsecured Personal Loans	3.53%	B	2.51%	A-	
Unsecured Personal Loan Balance as a % of Median Household Income	14.13%	B+	15.17%	B-	
<b>Other Credit Subcategory Grade</b>	<b>NA</b>	<b>C+</b>	<b>NA</b>	<b>C+</b>	
<b>Credit Category Grade</b>	<b>NA</b>	<b>C</b>	<b>NA</b>	<b>B+</b>	
<b>SAVING AND SPENDING</b>					Category Weighting: 25%
Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade	
Spending Less Than Income	40.48%	C+	36.75%	D-	
Does Not Have an Emergency Fund	49.57%	C+	51.14%	C	
Unbanked	7.7%	C+	6.0%	B	
Underbanked	20.00%	B-	22.90%	C	
Saving for Children's College Education	41.02%	C+	41.19%	B-	
Overdraws Checking Account Occasionally	18.90%	C	18.43%	C+	
Could Come Up with \$2000 in an Emergency	39.43%	C	37.91%	C-	
Household has a Budget	56.03%	C	56.02%	C	
Made a Hardship Withdrawal from Retirement Account	10.47%	C+	8.91%	B-	
<b>Saving and Spending Category Grade</b>	<b>NA</b>	<b>B-</b>	<b>NA</b>	<b>C+</b>	
<b>RETIREMENT READINESS AND OTHER INVESTING</b>					Category Weighting: 20%
Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade	
Access to a Retirement Plan	58%	C+	66%	A-	
Take Up Rate of Retirement Plans	84.5%	C+	84.8%	C+	
Tried to Figure Out How Much is Needed for Retirement	39.33%	C	39.90%	C+	
Estimated Percentage of Income Replaced During Retirement	60.27%	C+	60.06%	C	
Relies on Social Security for 90% or More of Retirement Income	22.8%	B-	21.6%	B	
Invest Outside of Retirement Plans	30.12%	C-	30.84%	C-	
<b>Retirement Readiness and Other Spending Category Grade</b>	<b>NA</b>	<b>D+</b>	<b>NA</b>	<b>C</b>	
<b>PROTECT AND INSURE</b>					Category Weighting: 10%
Data Points	US Data Point	US Letter Grade	State Data Point	State Letter Grade	
Population without Health Insurance	11.7%	C	10.2%	B-	
Average Life Insurance Policy as a Multiple of Household Income	2.56	C	2.37	C	
Percent Uninsured Motorists	12.6%	B-	9.40%	B+	
<b>Protect and Insure Category Grade</b>	<b>NA</b>	<b>C</b>	<b>NA</b>	<b>C+</b>	
<b>Final Grade</b>	<b>NA</b>	<b>C</b>	<b>NA</b>	<b>B-</b>	