

What's Your Money Personality?

Your personality affects how you think about—and spend—money. Learning to manage money is a lifetime skill, and everyone can improve a little. The more you know, the easier it is. Start by knowing about your own money personality.

- 1) How do you keep track of how you spend?
 - A) In my head
 - B) I just write checks and try to remember to use the register
 - C) I just spend what I need to; I might have to help someone
 - D) By computer

- 2) Do you keep tabs on how you manage money?
 - A) Once a year, getting ready for taxes
 - B) Not really
 - C) When my bank statement reminds me
 - D) At least once a week, sometimes every day

- 3) What is your idea of budgeting?
 - A) Budgets are for wimps
 - B) I keep forgetting to budget but I should
 - C) Budgeting reminds me of things I can't do
 - D) I use a budget on my computer/software; it's routine

- 4) Whether you invest or not, how would you react to a "hot" tip for a stock?
 - A) An inside tip? Place an order
 - B) Laugh and do nothing
 - C) Tell someone else, as if I knew inside info
 - D) Go research the company

- 5) How did you learn to manage money?
 - A) School of hard knocks
 - B) Did I learn that?
 - C) Learned from others
 - D) Took a class or studied books

- 6) When you have to make a major financial decision, do you:
 - A) Go with your instinct/gut decision
 - B) Procrastinate/ignore it as long as you can
 - C) Panic/worry until friends/family help me sort it out
 - D) Evaluate and make a decision



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- 7) What is your idea of holiday spending?
- A) Buy now, defer payment until January
 - B) Head to the mall, cash in hand and credit cards ready
 - C) Make a list so no one is left out—presents are a need
 - D) Tell your family/friends times are tough and buy small gifts
- 8) What would be your ideal financial situation?
- A) Investing gamer—It's okay to win some/lose some, but come out ahead
 - B) Cash flow—there's enough \$ in the bank to spend until next paycheck
 - C) Abundance—Enough so I can enjoy life with friends and family
 - D) Frugal—you can ever have enough money and I don't want to run out
- 9) How do you view your money management skills?
- A) I'm a "don't worry, be happy" type
 - B) Que sera sera, whatever will be, will be
 - C) My banker will help me out in hard times, or my friends/family
 - D) I think I'm in control and on top of things
- 10) If you earned a bonus or extra money, would you?
- A) Buy a stock
 - B) Splurge for a vacation or a major purchase
 - C) Reward yourself with a nice dinner or trip to the mall with friends
 - D) Stick it in a savings account
- 11) Describe your ideal shopping trip
- A) I shop when I feel like it
 - B) I like to find a bargain and avoid buying at regular price
 - C) I would rather shop for friends' present than for myself
 - D) I make a list and buy exactly those items, no matter the cost
- 12) Describe a job you would like
- A) Starting a business
 - B) Retail buyer
 - C) Sales person
 - D) Accountant
- 13) Others would look at me as
- A) Flashy wheeler-dealer or a risk taker
 - B) Free spirit, someone not too concerned about money
 - C) Friendly, one to ask for a loan, one of the gang
 - D) Focused, down-to-earth on money matters, someone to admire