

## 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



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