

What is My Money Personality?

(Check the answer that best matches how you think about the question)

1. My feelings towards spending and saving my money are:

I live paycheck to paycheck and spend my money when I have it. I know someone will always help me if I run low.

I spend more than I have so I can have nice things.

Money isn't everything. There are more important things than money and it doesn't buy happiness.

I love to spend money and as soon as I get it, I buy whatever I want.

I have enough money to live comfortably. I watch my spending but I do not follow a budget.

I stick to my budget. Having an emergency fund is important to me and I try to have one on hand all the time.

2. If there were an emergency, I would:

Get by--It's not important to save a lot of money. It always seems to work out. My money challenges either go away or take care of themselves.

Stall--It is important to me that people don't know that I am struggling.

Appearance is important to me.

Ask for help--Money isn't the most important thing to me. My family would help me get by.

Freak out--I don't have savings but really like to spend money when I have it.

Stress a little--I have a small emergency fund but it could be bigger.

Be at ease--I always have enough money in the bank for emergencies.

3. Using credit to pay for day-to-day bills is:

A normal occurrence for me--I know that tomorrow will come and charging items today helps me get the things that I want.

A necessity for me--I love buying name brands. Being successful means having nice things and being able to shower friends and family with gifts.

Great- There are so many things that I want. Being able to buy something today and pay for it tomorrow is my motto.

Not really a need for me--If I don't have the money, I either do without or find another way to get what I need.

I use credit for day-to-day purchases but I have the money to cover the charges and pay the bill in full every month.

Not in my vocabulary--I think that every debt should be paid, cash should be used and purchases should be made when you have saved the funds to make them.

4. I spend my money on:

I have no clue--I don't worry about my money...it never helps. And trying to keep track of it would be useless.

Anything expensive--Cheap stuff doesn't last. I want people to see what I have and drool over it.

My family--I would rather spend more time with my family than worry about things. Lots of money would be great but it isn't really necessary.

All the nice things in life--Happiness is truly going shopping and buying whatever I want, whenever I want.

Groceries and necessities--I don't have extra money to buy things I don't need.

Things I want and need--It is a great feeling to have the money I need for the things that I want and need. I make sure that I save up and shop around for bargains so that my money goes farther.

5. When I think of money I:

Am not concerned--It isn't my top priority.

Am excited--It means I get something I want.

Feel it is a means to an end.

Am out the door to the nearest mall.

Feel anxious and upset--I live crisis to crisis and hate thinking about money.

Feel secure and in charge.