



Money and You ... What's Your Style?

Here are some questions about money that can help you understand how money motivates you. They also will help you understand how other people view money and help you begin to develop a basis for working out differences about money with other people. Don't think too long about each question. Just circle the answer that best fits you.

1. If I won \$1,000 in the lottery, I would...

- a. go on a weekend vacation.
- b. save it for a rainy day.
- c. invest it in hopes of making more money.
- d. buy a gift for someone.

2. If I had more money, I...

- a. could do more of what I want to do.
- b. would have fewer problems.
- c. would drive a more expensive car.
- d. could make the lives of those I care for easier.

3. To save money, I...

- a. do it when it feels right.
- b. pay myself first every month.
- c. look for high risk/high return investments.
- d. plan to save a specific amount each month, but alter my plans if my family needs it.

4. When it comes to discussing my finances, I...

- a. don't.
- b. share information when it's valuable to others.
- c. like to tell people how well I'm doing financially.
- d. seek the advice of others often.

5. Before I buy an expensive item, I...

- a. make sure I feel good about the purchase.
- b. read consumer magazines.
- c. ask myself, "How will this purchase enrich my life?"
- d. seek the opinions of others, particularly friends and family.

6. If I were to come across an extra \$50 in my old coat pocket, I would...

- a. buy myself something I want.
- b. save the money.
- c. invest the money.
- d. take a friend to lunch.

7. If I buy a generic brand item, I...

- a. feel I deserve better, but can't afford better.
- b. feel I'm a smarter shopper.
- c. remove the label so others won't know it's generic.
- d. worry it might not taste right, or work right.

8. Keeping up with bills...

- a. is not a high priority.
- b. and paying them on time is important.
- c. is someone else's job or responsibility.
- d. is important so people aren't upset with me.

9. Borrowing money...

- a. is against my principles.
- b. is okay when needed.
- c. is valuable for investments and business deals.
- d. from friends and family works best for me.

10. When paying for dinner, I...

- a. want people to contribute what they owe without any hassle.
- b. prefer separate checks.
- c. use my credit card and people can pay me.
- d. like to pay for everyone when I can afford it.

11. Tipping at restaurants...

- a. is okay if you get good service.
- b. hurts but I do it anyway.
- c. should be lavish at fancy restaurants.
- d. is recognition of the hard work that waiters and waitresses provide.

12. If I won the lotto, I...

- a. would quit work and do whatever strikes my fancy.
- b. would continue to work but would enjoy some of the money now.
- c. could expand my business plans tremendously.
- d. would enjoy more time with family and friends.

13. When I can't make up my mind about buying something, I tell myself...

- a. go for it.
- b. it's a great buy.
- c. a good investment will pay off.
- d. my friends will enjoy it.

14. In my situation...

- a. I let someone else handle the bills.
- b. I make sure our budget is working.
- c. I make the big financial decisions and my partner is the bargain saver.
- d. my partner and I take turns with financial recordkeeping.

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