

## Money Personality Assessment

Instructions: For each statement, rate how much you agree:

- 1 = Strongly Disagree
- 2 = Disagree
- 3 = Neutral
- 4 = Agree
- 5 = Strongly Agree

### Section 1

- a. I feel most comfortable when I have substantial savings set aside.
- b. I worry about running out of money in the future.
- c. I prefer saving money over spending it, even on things I enjoy.
- d. I feel uneasy making large purchases.

Score: \_\_\_\_\_

### Section 2

- a. I value experiences (travel, dining, events) more than saving money.
- b. I often make spontaneous purchases.
- c. Money is meant to be enjoyed, not just saved.
- d. I rarely regret spending on things that make me happy.

Score: \_\_\_\_\_

### Section 3

- a. I am focused on growing my wealth over time.
- b. I regularly invest or think about investing.
- c. I am comfortable delaying gratification for long-term gains.
- d. I evaluate financial decisions based on return potential.

Score: \_\_\_\_\_

### Section 4

- a. I avoid looking at my financial statements or accounts.
- b. Thinking about money stresses me out.
- c. I tend to procrastinate on financial decisions.
- d. I prefer not to deal with budgeting or planning.

Score: \_\_\_\_\_

### **Section 5**

- a. I like having a detailed financial plan or budget.
- b. I track my income and expenses regularly.
- c. I feel more secure when I have a clear financial roadmap.
- d. I prefer to plan purchases rather than act spontaneously.

Score: \_\_\_\_\_

### **Section 6**

- a. I prioritize helping others financially when I can.
- b. I feel fulfilled when I give money to causes or people.
- c. I sometimes give more than I can comfortably afford.
- d. Supporting others is a key purpose of my money.

Score: \_\_\_\_\_

### **Section 7**

- a. I am comfortable taking financial risks for potential rewards.
- b. I enjoy opportunities with high upside, even if uncertain.
- c. I am willing to invest in volatile or unconventional assets.
- d. I believe higher risk is necessary for higher returns.

Score: \_\_\_\_\_

### **Section 8**

- a. I value owning things that reflect success or achievement.
- b. I am willing to spend more for premium or luxury items.
- c. My purchases often reflect how I want others to see me.
- d. Financial success, to me, includes visible symbols of wealth.

Score: \_\_\_\_\_

### **Scoring**

Add up scores for each section (4 questions each).

Each category will have a score between 4 and 20.

### **Interpretation**

Primary Type: Your highest score = your dominant money personality.

Secondary Type(s): Any category within 2–3 points of your highest score.

## **TYPE PROFILES**

### **Section 1: The Saver (Security-Focused)**

Strength: Discipline, stability

Risk: Over-restriction, fear-based decisions

### **Section 2: The Spender (Experience-Focused)**

Strength: Enjoyment, present-focused living

Risk: Overspending, lack of long-term planning

### **Section 3: The Investor (Growth-Focused)**

Strength: Wealth-building mindset

Risk: Over-optimization, impatience

### **Section 4: The Avoider (Disengaged)**

Strength: Low anxiety in the short term

Risk: Financial neglect, missed opportunities

### **Section 5: The Planner (Control-Oriented)**

Strength: Organization, preparedness

Risk: Rigidity, over-control

### **Section 6: The Giver (Generosity-Driven)**

Strength: Compassion, purpose

Risk: Self-sacrifice, boundary issues

### **Section 7: The Risk-Taker (Thrill Seeker)**

Strength: Opportunity-seeking

Risk: Volatility, losses

### **Section 8: The Status Seeker (Image Conscious)**

Strength: Motivation, achievement-driven

Risk: Overspending for image