

QUIZ

What's Your Financial Personality?

A lot of people believe you are either a spender or a saver when it comes to financial personality types. That couldn't be further from the truth!

Take this simple quiz to learn which money personalities you are and what "do now" tips you can use for successful money management.



What's Your Financial Personality?

Place an X or a Check Mark to the sentences that resonates with you.

- I understand the difference between the things I want and the things I need.(A)
- I rely mainly on my instincts when making purchases.(D)
- I never return from shopping without having bought something.(B)
- If I like something I just buy it. (D)
- I don't keep track of how much money I have. (F)
- I like to have the fashionable and most up to date things. (B)
- I spend little time planning for the future. (F)
- I tend to overdo it when buying gifts for family and friends. (E)
- Budgeting is the last thing I want to do.(F)
- The reason I want to have a lot of money is not to have to worry about money in the future.(C)
- If I won \$10 million, I would be most excited about all the things I could buy. (B)
- Shopping really cheers me up when I'm having a bad day. (B)
- I always stay in my budget. (C)
- When I go shopping, I plan ahead for the purchases I'll make. (C)
- I don't enjoy spending money. (A)
- I get joy from helping others. (A)
- I do a lot of comparison shopping before buying a big ticket item. (C)
- I usually spend money only on things that are really important to me. (A)
- I believe money issues will ultimately work themselves out. (F)
- I get most joy from seeing my friends and family happy. (E)
- I have things in my closet that still have price tags on them. (B)
- I buy the things I want when I want them and worry about paying for them later. (D)
- Saving money makes me feel comfortable and happy. (A)
- I would rather have someone else manage my money (F)
- I have no problem going into debt or maxing out my credit cards to get what I want. (D)
- If I won \$10 million, I would be happy knowing that my future is secure. (C)
- If I want something that cost more than I have, I will save up for it. (A)
- I am willing to loan money to my friends and family. (E)
- I will pay more for an item if it is from a high quality brand or popular in the moment. (D)
- I really enjoy sharing my belongings with others. (E)



What's Your Financial Personality?

Time To Tally For Your Results

Look at the letters in parenthesis' that's located at the end of the sentences that you marked. Tally the number of A through F to learn which letter received the highest count. That will be your financial personality type. Read more about your personality type below.

A _____

B _____

C _____

D _____

E _____

F _____

THE FINANCIAL PERSONALITIES

"A" - The Saver

The Traits:

- You take pride in saving rather than spending.
- You enjoy watching your savings grow.
- You'd rather not buy something than risk paying too much for it.
- You frequently choose less over more.
- You can spend money but get more satisfaction from having money left over.

Your Issues With Money: You may find it hard to treat yourself or even spend on essentials. You may have trouble being generous with others. You could miss out on valuable opportunities and experiences.

"B" - The Spender

The Traits:

- you don't agonize over spending money.
- You love to give gifts.
- You spend money as soon as it's available.
- You have a "live for today" attitude.
- You tend to see a deal in every transaction.
- You know a good deal when you see it.
- You spare cash goes to things that give pleasure to you and those you care about.

Your Issues With Money: You may have trouble saving and controlling your debt. You many put too much emphasis on status. Your self-worth could depend too much on material things.

What's Your Financial Personality?

"C" - The Security Seeker

The Traits:

- You like to play it safe.
- Before spending money, you need to feel you've explored all the options.
- You don't like to borrow or lend money
- You spend money but get more satisfaction from adding to your savings.

Your Issues With Money: You may overthink things. You may have difficulty ceasing opportunities or being spontaneous. You may become overly focused on yourself.

"D" - The Risk Taker

The Traits:

- You tend to have an all-or-nothing mentality.
- You tend to see a deal in every transaction.
- You like to negotiate.
- You think a big potential payoff makes a calculated risk worthwhile.
- You'd rather invest than save money.

Your Issues With Money: You may need help setting limits when it comes to financial transactions. You may become impatient and gloss over risks and problems. You may end up losing money.

"E" - The Giver

The Traits:

- You focus on and enjoy helping others.
- You're generous with own time and money.
- You feel responsible for others' well-being.
- Putting yourself first is hard to do.

Your Issues With Money: You may have a hard time saying "no". You may ignore self-interest.

"F" - The Flyer

The Traits:

- Money matters are of no interest to you.
- You like to explore & have new experiences.
- You are generous with your time and money.
- Planning ahead seems futile to you.

Your Issues With Money: Lack of financial planning could cause problems. You may be too quick to give control over your money to others who do not act in your best interest. You may end up living beyond your means.