

# Money Beliefs & Behaviors

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**Instructions:** For each statement, indicate the money belief or behavior with which you most identify.

When I have spare money, I tend to...

**save** — ○ — ○ — ○ — ○ — ○ — **spend**

When making a major purchase, I am...

**debt-averse** — ○ — ○ — ○ — ○ — ○ — **debt-willing**

I prefer to spend money on...

**possessions** — ○ — ○ — ○ — ○ — ○ — **experiences**

In relationships, I prefer finances to be...

**separate** — ○ — ○ — ○ — ○ — ○ — **merged**

My spending habits are...

**frugal** — ○ — ○ — ○ — ○ — ○ — **lavish**

I prefer spending on...

**myself** — ○ — ○ — ○ — ○ — ○ — **others**

Most of my purchases are...

**planned** — ○ — ○ — ○ — ○ — ○ — **spontaneous**

When making financial decisions, I am...

**risk-averse** — ○ — ○ — ○ — ○ — ○ — **risk-tolerant**

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I view money as a source of...

**stress** — ○ — ○ — ○ — ○ — ○ — **enjoyment**

When I think about my financial future, I am...

**pessimistic** — ○ — ○ — ○ — ○ — ○ — **optimistic**

When comparing my money situation with others, I feel...

**envious** — ○ — ○ — ○ — ○ — ○ — **content**

I view financial success as a product of...

**hard work** — ○ — ○ — ○ — ○ — ○ — **luck**

When thinking about money, I focus on the...

**present** — ○ — ○ — ○ — ○ — ○ — **future**

Growing up, money was...

**scarce** — ○ — ○ — ○ — ○ — ○ — **abundant**

My earliest memories about money are...

**unpleasant** — ○ — ○ — ○ — ○ — ○ — **pleasant**

When it comes to financial planning, I prefer to...

**budget** — ○ — ○ — ○ — ○ — ○ — **wing it**