Few people are 100% savers or 100% spenders. However, most of us tend to lean toward a specific type of money personality that gets established fairly early in life. **To find out yours:**

**Put an X next to the phrases that best describe you.** Then go to the next page to see which money personality best fits you, along with its characteristics.

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<tr>
<td>I understand the difference between what I want and what I need. (A)</td>
<td>I rely mainly on my instincts when making purchases. (D)</td>
<td>I never return from shopping without having bought something. (B)</td>
<td>If I like something I buy it; I make purchase decisions quickly. (D)</td>
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<td>I don't keep track of how much money I have. (F)</td>
<td>I like to have the newest and most up-to-date things. (B)</td>
<td>I spend little time planning for the future. (F)</td>
<td>I tend to overdo it when buying gifts for family and friends. (E)</td>
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<td>I tend to budget the last thing I ever want to do. (F)</td>
<td>The reason I want to have a lot of money is not to have to worry about money in the future. (C)</td>
<td>If I won $10 million, I would be most excited about all the things I could buy. (B)</td>
<td>Shopping really cheers me up when I'm having a bad day. (B)</td>
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<td>I always stay within my budget. (C)</td>
<td>When I go shopping, I plan ahead for the purchases I'll make. (C)</td>
<td>I don't enjoy spending money. (A)</td>
<td>I get great joy from helping others. (E)</td>
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<td>I do a lot of comparison shopping before buying a big-ticket item. (C)</td>
<td>I usually spend money only on things that are important to me. (A)</td>
<td>I believe everything will work out; money is my last priority. (F)</td>
<td>I get most joy from seeing my friends and family happy. (E)</td>
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<td>I have items in my closet that still have the price tag on them. (B)</td>
<td>I buy the things I want when I want them and worry about paying for them later. (D)</td>
<td>Saving money makes me happy. (A)</td>
<td>I am willing to loan money to friends and family in need. (E)</td>
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<td>I would rather have someone else handle my money. (F)</td>
<td>I have no problem going into debt for something I want. (D)</td>
<td>If I won $10 million, I would be very pleased knowing my future is secure. (C)</td>
<td>I will pay more for an item if it's by a popular or high-quality brand. (D)</td>
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<td>I really enjoy sharing my possessions with others. (E)</td>
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WHAT'S YOUR MONEY PERSONALITY?

Adding It All Up

Look at the letters next to the phrases you’ve marked with an X. Total the number of As through Fs and write the result below in the slots. The letter(s) that has the highest count is your predominant money personality! Read more about it below.

BTW: These are randomly assigned letters; you’re not being graded!

A ________  B ________  C ________

D ________  E ________  F ________

THE DIFFERENT PERSONALITIES

THE SAVER – Mostly Letter “A”

Characteristics:

• Takes pride in saving rather than spending
• Actually enjoys saving
• Would rather not get the thing than risk paying too much for it
• Frequently chooses less over more
• Will spend money but gets more satisfaction from having money left over
• Great “problem” to have

Issues: May find it hard to treat one’s self or even spend on essentials. May have trouble being generous with others. Could miss out on valuable experiences.

NOTE TO SELF: Money is a means to an end; not an end in itself.

THE SPENDER – Mostly Letter “B”

Characteristics:

• Has no problem spending money
• Likes to give gifts
• Spends money as soon as it’s available
• Has a “seize the day” attitude
• Tends to see a deal in every transaction
• May become money savvy
• Extra money goes into enjoyment, pleasure and self-indulgence

Issues: May have trouble saving and controlling debt. May put too much emphasis on status. Self-worth could be based too much on material things.

NOTE TO SELF: Saving can feel just as good as spending.
WHAT'S YOUR MONEY PERSONALITY?

THE SECURITY SEEKER – Mostly Letter “C”

Characteristics:
- Likes to play it safe
- Before making a decision, needs to feel all options have been explored
- Emphasizes planning
- Will spend money but finds more satisfaction in having money left over

Issues: May overthink things. May have difficulty ceasing opportunities or being spontaneous. Overly focused on self.

NOTE TO SELF: Open Up! Take some risks! Doing well means doing good for me and my community.

THE RISK TAKER – Mostly Letter “D”

Characteristics:
- Tends to have an all-or-nothing mentality
- Tends to see a deal in every transaction
- Likes to negotiate
- Believes a big potential payoff makes a risk worthwhile
- May become money savvy

Issues: May need help establishing limits when it comes to financial transactions. May become impatient and gloss over risks and problems. Easily bored.

NOTE TO SELF: Slow down! Take time to think before you jump.

THE GIVER – Mostly Letter “E”

Characteristics:
- Focuses on and enjoys helping others
- Generous with own time and money
- Feels responsible for the well-being of others

Issues: May have a hard time saying "no." May ignore self-interest. Too much wishful thinking.

NOTE TO SELF: Take care of yourself first, then serve others.

THE FLYER – Mostly Letter “F”

Characteristics:
- Not interested at all in money matters
- Adventurous and free-spirited
- Generous with own time and money

Issues: Lack of planning. May be too quick to give control over finances to others who do not act in his/her best interests. May end up living beyond his/her means.

NOTE TO SELF: Taking good care of my money allows me to do what I want.