

Money Motivation Survey

1. Money is important because it allows me to...

- a. Do what I want to do.
- b. Feel secure.
- c. Get ahead in life.
- d. Buy things for others.

2. I feel that money...

- a. Frees up my time.
- b. Can solve my problems.
- c. Is a means to an end.
- d. Helps make relationships smoother.

3. When it comes to saving money, I...

- a. Don't have a plan and rarely save.
- b. Have a plan and stick to it.
- c. Don't have a plan but manage to save anyway.
- d. Don't make enough money to save.

4. If someone asks about my personal finances, I...

- a. Feel defensive.
- b. Realize I need more education and information.
- c. Feel comfortable and competent.
- d. Would rather talk about something else.

5. When I make a major purchase, I...

- a. Go with what my intuition tells me.
- b. Research a great deal before buying.
- c. Feel I'm in charge — it's my/our money.
- d. Ask friends/family first.

6. If I have money left over at the end of the month, I...

- a. Go out and have a good time.
- b. Put the money into savings.
- c. Look for a good investment.
- d. Buy a gift for someone.

7. If I discover I paid more for something than a friend did, I...

- a. Couldn't care less.
- b. Feel it's OK because I also find bargains at times.
- c. Assume they spent more time shopping, and time is money.
- d. Feel upset and angry with myself.

8. When paying bills, I...

- a. Put it off and sometimes forget.
- b. Pay them when due, but no sooner.
- c. Pay when I get to it, but don't want to be hassled.
- d. Worry that my credit will suffer if I miss a payment.

9. When it comes to borrowing money, I...

- a. Simply won't/don't like to feel indebted.
- b. Only borrow as a last resort.
- c. Tend to borrow from banks or other business sources.
- d. Ask friends and family because they know I'll pay.

10. When eating out with friends, I prefer to...

- a. Divide the bill proportionately.
- b. Ask for separate checks.
- c. Charge the bill to my credit/debit card and have others pay me.
- d. Pay the entire bill because I like to treat my friends.

11. When it comes to tipping, I...

- a. Sometimes do and sometimes don't.
- b. Just call me Scrooge.
- c. Resent it, but always tip the right amount.
- d. Tip generously because I like to be well thought of.

12. If I suddenly came into a lot of money, I...

- a. Wouldn't have to work.
- b. Wouldn't have to worry about the future.
- c. Could really build up my business.
- d. Would spend a lot on family and friends and enjoy time with them more.

13. When indecisive about a purchase, I often tell myself...

- a. It's only money.
- b. It's a bargain.
- c. It's a good investment.
- d. He/she will love it.

14. In our family...

- a. I do/will handle all the money and pay all the bills.
- b. My partner does/will take care of the finances.
- c. I do/will pay my bills and my partner will do the same.
- d. We do/will sit down together to pay bills.

Score: Tally your answers by the number of times you chose each letter.

a. _____ b. _____
c. _____ d. _____