

Personal Money Motivations Self-Test
From “Couples and Money” by Victoria Collins

Look at your primary money drives to get important info about your (and your partner's) behavior. What DOES money mean to each of you? What sparks your urge to make it or spend it?

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 run more smoothly

3. When it comes to saving money I:
 - a. don't have a plan and don't often 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 confident
 - 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 okay because I also find bargains at times
 - c. assume she spent more time shopping, and time is money
 - d. feel upset and angry at 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 feeling 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 bank 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 my family:
 - a. I handle all the money and pay all the bills
 - b. my partner takes care of the finances
 - c. I pay my bills and my partner does the same
 - d. we sit down together to pay bills

SCORING: count the number of times you responded with an a , b, c or d EXCEPT FOR questions 3,4,7 (which are for your info only). Whichever letter you chose most frequently reveals your primary money motivation:
a. freedom b. security c. power d. love.