



# Activity:

# Financial Behavior Survey

In this activity, you will answer a short survey that assesses your attitudes and beliefs about money. Don't think about your answers too much; just honestly choose the statement that most closely matches what you believe.

## Activity: Financial Behavior Survey

1. Please select the one statement below that best describes your financial attitude/belief.
  - a. Money is bad and people who care a lot about money are bad.
  - b. It's important to work hard and longer hours to earn more money.
  - c. I have to keep paying for my gym membership because it keeps me connected with my friends.
  - d. How much money I have is no one else's business.
  
2. Please select the one statement below that best describes your financial attitude/belief.
  - a. I don't deserve to have a lot of money.
  - b. If I just had more money, my problems would be solved.
  - c. Having wealth makes life more meaningful.
  - d. Money is meant to be saved, not spent.
  
3. Please select the one statement below that best describes your financial attitude/belief.
  - a. Rich people get money by stepping on others.
  - b. Money makes people powerful.
  - c. How much money you earn is the measure of your success.
  - d. People who spend money on themselves are reckless.
  
4. Please select the one statement below that best describes your financial attitude/belief.
  - a. People who don't have much money are honorable.
  - b. A person can never have too much money.
  - c. Poor people are just slackers.
  - d. People who talk about how much money they have are rude.
  
5. Please select the one statement below that best describes your financial attitude/belief.
  - a. Getting by on less money makes you a better person.
  - b. Having more money gives you freedom.
  - c. Having lots of money buys the good life.
  - d. Money you work for is better than money you inherit.
  
6. Please select the one statement below that best describes your financial attitude/belief.
  - a. If I got rich, my friends would reject me.
  - b. If I were poor, I would be miserable.
  - c. It's OK to lie to one's significant other about spending money.
  - d. I prefer not to tell others how much money I make.

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7. Please select the one statement below that best describes your financial attitude/belief.
  - a. I don't like thinking about money.
  - b. I think about money all the time.
  - c. I think you have to choose either to have money, or to have love.
  - d. I couldn't stand to go without emergency savings.
  
8. Please select the one statement below that best describes your financial attitude/belief.
  - a. Having lots of money is disgusting.
  - b. Wealth brings happiness.
  - c. Money determines one's social class.
  - d. You never know what financial danger is lurking around the corner.
  
9. Please select the one statement below that best describes your financial attitude/belief.
  - a. I'm not really sure how much money I have.
  - b. A financial windfall would solve all my problems.
  - c. It's important for me to have more money than my neighbors.
  - d. I sometimes tell people I have less money than I do.
  
10. Please select the one statement below that best describes your financial attitude/belief.
  - a. I usually spend all my money as soon as I get it.
  - b. I'll never be able to afford everything I want.
  - c. I only buy the best quality of everything.
  - d. I save every penny that I possibly can.



## Activity: Financial Behavior Survey

Next, determine the attitudes and beliefs about money you may have. This exercise will help you understand the root causes behind some of the financial behaviors you exhibit.

List the number of questions above that you answered with each letter.

a  
\_\_\_\_\_

b  
\_\_\_\_\_

c  
\_\_\_\_\_

d  
\_\_\_\_\_

**If you answered mostly “a” to the questions above:** You might want to consistently remind yourself that money doesn’t have any bad qualities in itself. Money only becomes immoral when it’s used for bad purposes. Thinking of money objectively as just a tool you can use to address your needs may help relieve your fear and anxieties about money issues.

**If you answered mostly “b” to the questions above:** You may want to consider that the really satisfying things in life have nothing to do with money. There’s no proven connection between money and happiness. In fact, wealthy people are just as likely – maybe even more likely – to become depressed or develop other disorders than people who have less money.

**If you answered mostly “c” to the questions above:** You may want to keep in mind that nobody is paying anywhere near as much attention to your money and stuff as you are. Think carefully about what is more important to you: buying a new BMW every year, or scaling back so you can spend more time with your friends and/or family?

**If you answered mostly “d” to the questions above:** Consider that, if you are overly frugal, you can harm yourself or your relationships. Listen to the people you’re closest to – they are likely to let you know if your financial choices have become so extreme that they’re causing damage