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MONEY PERSONALITY TYPE QUESTIONAIRE

This assessment is designed to help you identify your dominant money personality type. Your financial habits and attitudes often influence the decisions you make about saving, spending, and planning. By understanding your natural tendencies, you can build awareness and make more informed, balanced financial choices.

Instructions: Read each question carefully and select the one response that best describes how you typically think or behave. Be honest: there are no right or wrong answers. Once completed, tally your selections to discover which money personality best represents you

Questions

1. When you receive unexpected money, what is your first instinct?

- a) Set it aside for savings or future goals. ☐
- b) Spend it on something enjoyable or rewarding. ☐
- c) Avoid thinking about it until later. ☐
- d) Add it to your budget or financial plan. ☐
- e) Look for an opportunity to grow it or invest it quickly. ☐
- f) Use it to help someone or give to a cause. ☐

2. How do you usually make financial decisions?

- a) Cautiously, after considering long-term stability. ☐
- b) Spontaneously, if it feels right in the moment. ☐
- c) Reluctantly, because money decisions feel stressful. ☐
- d) Strategically, with research and analysis. ☐
- e) Boldly, trusting your instincts and confidence. ☐
- f) Compassionately, ensuring others' needs are considered. ☐

3. Which statement best describes your approach to risk?

- a) I avoid unnecessary risks and prefer certainty. ☐
- b) I'll take small risks if the reward feels immediate. ☐
- c) I try not to think about it at all. ☐
- d) I assess risks carefully before deciding. ☐
- e) I embrace risk: it's part of achieving success. ☐
- f) I take risks mainly when it benefits someone else. ☐

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Questions (continued)

4. How do you respond when faced with unexpected expenses?

a) I draw from my emergency savings or adjust other spending. ☐
b) I use credit or borrow to handle it quickly. ☐
c) I delay paying it until absolutely necessary. ☐
d) I rework my financial plan to absorb the cost. ☐
e) I look for creative ways to cover it or earn extra income. ☐
f) I prioritise helping others, even if it strains my own budget. ☐

5. What motivates you most about money?

a) Security and peace of mind. ☐
b) Freedom to enjoy life now. ☐
c) Not having to deal with financial stress. ☐
d) Achieving clear, measurable goals. ☐
e) Building wealth and creating opportunities. ☐
f) Making a difference or supporting loved ones. ☐

6. How would people close to you describe your financial habits?

a) Responsible and disciplined. ☐
b) Fun and generous but sometimes impulsive. ☐
c) Disorganised or detached from money matters. ☐
d) I assess risks carefully before deciding. ☐
e) Ambitious, confident, and opportunity-driven. ☐
f) Kind-hearted and giving, even to your own detriment. ☐

7. When you think about your financial future, you feel…

a) Prepared and steady. ☐
b) Hopeful but not overly focused on it. ☐
c) I try not to think about it at all. ☐
d) Overwhelmed or uncertain. ☐
e) Excited about potential growth and success. ☐
f) Content as long as others are taken care of. ☐

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Scoring

Each letter (A-F) represents a different money personality type. Count how many times you selected each letter. The letter you chose most often reveals your dominant money personality. If you have a tie, you may possess traits from more than one type.

Money Personality Types

The Saver (Mostly A's)

You value financial stability and prefer to save rather than spend. You find comfort in knowing your finances are secure and under control.

- *Strengths:* Disciplined, responsible, dependable, focused on long-term security.
- *Weaknesses:* Can be overly cautious, missing opportunities or enjoyment.
- *Growth Tip:* Balance security with small rewards: use savings to achieve meaningful goals, not just safety.

The Spender (mostly B's)

You enjoy life's pleasures and see money as a way to create experiences and comfort. You believe money is meant to be used, not hoarded.

- *Strengths:* Generous, optimistic, enjoys the present moment.
- *Weaknesses:* May overspend or lack financial discipline.
- *Growth Tip:* Create a spending plan that includes enjoyment while protecting your long-term financial wellbeing.

The Avoider (mostly C's)

You tend to ignore financial details and prefer not to engage with money matters unless necessary. This can lead to stress or missed opportunities.

- *Strengths:* Calm under pressure, not easily consumed by financial worry.
- *Weaknesses:* Lack of engagement can lead to disorganisation or poor financial outcomes.
- *Growth Tip:* Start small—schedule short, consistent check-ins with your finances to build confidence.

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The Planner (mostly D's)

You are structured, analytical, and proactive. You prefer knowing exactly where your money goes and take pride in organised financial systems.

- *Strengths:* Strategic, thorough, focused on long-term results.
- *Weaknesses:* Can become rigid or anxious when plans change.
- *Growth Tip:* Build flexibility into your plans - allow space for surprises and joy.

The Risk Taker (mostly E's)

You are confident, forward-thinking, and drawn to opportunities that promise growth. You believe calculated risk is essential to success.

- *Strengths:* Courageous, visionary, and innovative.
- *Weaknesses:* Can underestimate potential downsides or lack backup plans.
- *Growth Tip:* Continue taking bold steps, but balance them with due diligence and a safety net.

The Giver (mostly F's

You find purpose in using money to uplift others. Whether helping family, friends, or causes, generosity is central to your financial identity.

- *Strengths:* Compassionate, empathetic, and selfless.
- *Weaknesses:* May neglect personal goals or overextend yourself financially.
- *Growth Tip:* Give intentionally—set boundaries and budget for generosity without compromising your own stability.

Once you've determined your money personality type, you can use this information to:

- Identify areas for improvement and develop strategies to overcome challenges
- Create a personalised budget and financial plan that works for you
- Develop healthy habits and mindset shifts to achieve your financial goals
- Work with a financial coach or advisor to get support and guidance

Remember, your money personality type is not a fixed trait, and you can always work to develop new habits and strategies to improve your financial well-being.