



PERSONAL MONEY MOTIVATIONS

This questionnaire seeks to discover your primary money motivation: **Power, Security, Love or Freedom.** These motivations drive people's behaviors around money. For example, what does money mean to you? What drives you to make or spend money?

Knowing which motivation is most important to you will make the spending plan process even more time efficient and valuable.

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 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.
4. 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.
5. 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.
6. 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, etc.
 - d) ask friends and family because they know I'll pay.
7. 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.
8. When it comes to tipping, I...
 - a) sometimes do and sometimes don't.
 - b) resent it.
 - c) resent it, but always tip the right amount.
 - d) tip generously because I like to be well thought of.
9. 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.
10. When indecisive about a purchase I often tell myself...
 - a) it's only money.
 - b) it's a bargain.
 - c) I deserve it.
 - d) he/she will love it, too.
11. In my family...
 - a) my partner takes care of the finances.
 - b) I pay my bills and my partner does the same.
 - c) I handle all the money and pay all the bills.
 - d) we sit down together to pay bills.

Now total the number of “a”, “b”, “c”, and “d” selections.

Whichever letter you chose most frequently reveals your primary money motivation.

a _____ b _____ c _____ d _____

If you chose **a)** most...you're a **Freewheeler** driven mostly by **Freedom**. You...

- value autonomy.
- have probably never balanced a checkbook or devised a budget in your life – except when forced to by a non-Freewheeler.
- relate to money as a source of thrills, chills, risks, big wins, big losses, unlimited access.
- trade love, security and even power in exchange for the freedom to go anywhere, do anything you want.
- Common professions: commission sales of any kind; arts; any job offering travel, opportunity, and no time clocks.

If you chose **b)** most...you're a **Hedger** driven mostly by **Security**. You...

- value safety above all else; glorify the predictable and keep a safe distance from the unknown.
- hold a steady job, spend that paycheck responsibly and balance your checkbook to the penny.
- equate money with stability and protection: food, shelter, clothing and protection from the unexpected.
- have a hard time passing up a bargain, freebie, or good deal.
- Common professions: corporate professions in labor or middle management; any job with a regular salary, job security, and insurance benefits.

If you chose **c)** most...you're a **Driver** driven mostly by **Power**. You...

- value success and the status symbols that measure it.
- make sure someone else balances your checkbook.
- pay attention to your budget only when you want to.
- see money as a passport to greater choices, fame, respect, control over resources and other people.
- Common professions: entrepreneurial ventures, head of companies, head of state; anything where there is competition and the thrills of risk-taking.

If you chose **d)** most...you're a **Relater** driven mostly by **Love**. You...

- value friends and family above all else, and use money to enhance those relationships.
- balance your checkbook – and everyone else's too.
- are kind, understanding and a tireless listener – give, give, give.
- use money to make life better for friends and family.
- Common professions: housewife/househusband, teacher, nurse, counselor, doctor, saint; any job in the service industry

THE COUPLES CONTINUUM:
Dimensions of Individual Differences

Plot your position and your spouse's position on the following continuum lines. Place your name next to your position and your spouse's name next to the position you believe he/she occupies. This exercise will show the differing perceptions of the same financial behavior.

Spending.....Saving

SPEND/SAVE

Risk Loving.Risk Avoiding

RISK ACCEPTANCE LEVEL

Generalist.Particularist

ORGANIZATIONAL STYLE

Impulsive..... Reflective

DECISION-MAKING STYLE

Change AdaptiveChange Avoiding

FLEXIBILITY