

\$\$\$ THE MONEY MOTIVATION TEST \$\$\$

Consumer Credit Counseling Service Mid America offers this test for ascertaining one's prime money motivation. For each statement, circle one answer that best describes you. After scoring your answers, discuss the results with your partner to gain insights as to how your individual motivations regarding money impact your relationship.

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 some of 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 at the end of the month, I like to...
 - a. go out and have a good time.
 - b. put money into savings.
 - c. pay when I get to it, but don't hassle me.
 - d. worry that my credit suffers if I miss a payment.
6. When it comes to borrowing money, I...
 - a. simply won't/don't like to feel indebted.
 - b. borrow only as a last resort.
 - c. tend to borrow from banks/business sources.
 - d. ask friends/family because they know I'll repay.
7. When eating out with friends, I prefer to...
 - a. divide the bill proportionately.
 - b. ask for separate checks.
 - c. charge it to my bankcard and have others pay me.
 - d. pay the entire bill because I like to treat friends.
8. When it comes to tipping, I...
 - a. sometimes do and sometimes don't.
 - b. could probably be called Scrooge.
 - 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.
10. When indecisive about a purchase, I may tell myself...
 - a. it's only money.
 - b. it's a bargain.
 - c. it's a good investment.
 - d. he/she will love it.

Count the number of times you responded with an a, b, c, or d. Whichever letter you chose most frequently reveals your primary money motivation:

- a = freedom (freewheeler)
- b = security (hedger)
- c = power (driver)
- d = love (relater)