

## The Color of Money: What Does Money Mean To You?



Check each statement that you agree with. Do not mark statements you disagree with or you are undecided about. Go with your first instinct!

**Check the YELLOW statements you agree with:**

- There's no need to budget-either you have enough money or you don't.
- Worrying about money never helps.
- If there's financial problems, someone will help.
- Live from paycheck to paycheck and don't worry about it.
- Keeping track of everything you spend can drive you crazy.
- It's not that important to save a lot of money.
- Why make plans about money?
- Just wait and money problems either go away or take care of themselves.
- You can get by without health insurance if you don't have a lot of money.
- Live with confidence in the future and the help of charging items now.

**Total YELLOW check marks (add column)**

**Check the GREEN statements you agree with:**

- \_\_\_\_\_ Children should have the best education money can buy.
- \_\_\_\_\_ Success is a fancy car and a good-looking house.
- \_\_\_\_\_ Buying brand names is important.
- \_\_\_\_\_ It's nice to buy friends meals or gifts.
- \_\_\_\_\_ People shouldn't know if you have to pinch pennies.
- \_\_\_\_\_ I'd like to have nothing but the best.
- \_\_\_\_\_ It's important to look successful.
- \_\_\_\_\_ You should spend a little more than you can afford to get ahead in life.
- \_\_\_\_\_ A big income means you are successful.
- \_\_\_\_\_ Cheap stuff isn't worth much.

**Total GREEN check marks (add column)**

**Check the ORANGE statements you agree with:**

- \_\_\_\_\_ We spend our money on what we care most about.
- \_\_\_\_\_ There are a lot of things more important than money.
- \_\_\_\_\_ Children should learn not to put a dollar amount on everything.
- \_\_\_\_\_ It's nice to make gifts, even if you can afford to buy them.
- \_\_\_\_\_ It's silly to try to keep up with what other people have.
- \_\_\_\_\_ Money doesn't buy happiness.
- \_\_\_\_\_ A lot of money would be nice, but not necessary.
- \_\_\_\_\_ It's easy to have fun with simple things not connected to money.
- \_\_\_\_\_ It doesn't make sense to want the best things just because they are the best.
- \_\_\_\_\_ I'd choose a job with less pay and short hours over long hours and high pay.

**Total ORANGE check marks (add column)**

**Check the BLUE statements you agree with:**

- \_\_\_\_\_ Happiness is buying something new.
- \_\_\_\_\_ A person is entitled to some of the nice things from life.
- \_\_\_\_\_ It's hard to wait for something you really want.
- \_\_\_\_\_ It would be easy to spend \$5000 in a few days.
- \_\_\_\_\_ The more money you make the more you want to spend.
- \_\_\_\_\_ Credit is great.
- \_\_\_\_\_ Walking thru stores can be depressing-there's so much you want.
- \_\_\_\_\_ It would be wonderful to be a millionaire-all that money to spend.
- \_\_\_\_\_ No matter how much I have, I want more.
- \_\_\_\_\_ If I want something, I should have it now.

**Total BLUE check marks (add column)**

**Check the PINK statements you agree with:**

- \_\_\_\_\_ Every debt should be cleared up as you go along.
- \_\_\_\_\_ It's a good feeling to have money to spend.
- \_\_\_\_\_ Don't buy until you really need something.
- \_\_\_\_\_ You should budget your money and stick to the plan.
- \_\_\_\_\_ There should always be enough money in the bank for emergencies.
- \_\_\_\_\_ It's important to keep a record of everything you spend.
- \_\_\_\_\_ Shop around until you find the best price.
- \_\_\_\_\_ A person needs a lot of insurance.
- \_\_\_\_\_ Paying cash if the best way.
- \_\_\_\_\_ Thrifty people manage best.

**Total PINK check marks (add column)**

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**Transfer your number of checks for each color:**

\_\_\_\_\_ **YELLOW**

\_\_\_\_\_ **GREEN**

\_\_\_\_\_ **ORANGE**

\_\_\_\_\_ **BLUE**

\_\_\_\_\_ **PINK**

**Note: See "What Does Money Mean to You?" for a brief summary or "The Color of Money Key" for a more thorough explanation.**