



Money Values Survey

This survey will help you learn what you value about money. Read the following value statements. Circle the symbol at the end of the statement if you definitely agree. Circle as many statements as you agree with.



- I won't buy anything unless I have enough money for it. ☺
- Nothing is too good for me. ♦
- It would be easy to spend \$5,000 in just a couple of days. ▲
- There are a lot of things that are more important than money. ■
- Keeping track of every dollar would drive me crazy. ♪
- Money doesn't buy happiness. ■
- A person is entitled to some of the "nice things" from life. ▲
- If I need money, it will come from somewhere. ♪
- A lot of money would be nice, but I don't really need it. ■
- I shop around to find the best price. ☺
- There's no need to budget – either I have it or I don't. ♪
- Just spending money is fun. ▲
- A fancy car and a good looking house spell success. ♦
- It's a good feeling to have money in my pocket. ☺
- It seems silly to try to keep up with what others have. ■
- It's terrible to have to wait for something I really want. ▲
- Worrying about money never helps. ♪
- You must spend a little more than you can afford to get ahead in life. ♦
- There's no need to worry even if there isn't a cent in the bank. ♪
- I like having money in the bank just for emergencies. ☺
- Walking through stores can be depressing – there's too much to see that I'd like to have. ▲
- A person has to look successful. ♦
- Education, the warmth of family life, trips together, shared pleasures – these are the real products of a family. ■
- At a restaurant, I like to be the one who picks up the check for the whole group. ♦
- Having no cash savings is frightening. ☺



What Does It All Mean?

Add up the number of times you circled each symbol and write that number below:

☺ = _____ ♦ = _____ ▲ = _____ ■ = _____ ♪ = _____

Use the following information to find out how you value money:

- **Security**

If you circled 3 or more ☺, you value money for the security it gives you.

- **Status**

If you circled 3 or more ♦, you use money to make you feel important.

- **Self-Indulgent**

If you circled 3 or more ▲, you want a lot of stuff and you want it now.

- **Self-Fulfillment**

If you circled 3 or more ■, money itself is unimportant to you– the importance is how it helps you get the things you need and want.

- **Not Concerned**

If you circled 3 or more ♪, you are not concerned about money; there is no reason to worry about it.



Did you circle 3 or more in a few categories? If yes, it's not surprising. Many people will find that they have several values about money.

Save this survey and repeat it every 6 months to see how your values regarding money have changed. Also, share the survey with your family members to learn how your values are similar or different from other family members.

Knowing how you feel about money is the key to understanding why you spend or don't spend money the way you do. Congratulations! You've already taken this first step in learning about how and why you spend money.