What is your Money Color?

Your “money color” will help you understand what you value when it comes to money. It will also help you understand why you use or fail to use money a certain way.

Read each statement and respond according to what comes to mind first. Do not try to read too much into each statement.

Check the following YELLOW statements that you agree with.

_____ Budgeting is a waste of time. You either have enough money or you don’t.
_____ It never helps anyone to worry about money.
_____ If you are ever in financial trouble, someone somewhere will help.
_____ Don’t worry about it if you live from check to check, at least you’re living.
_____ It will drive you crazy trying to keep up with every penny you spend.
_____ Using credit is the answer to getting what you want without worrying.
_____ Saving a lot of money is not that important.
_____ There’s little need to set goals and plan how money will be used.
_____ If one is patient money problems will go away or take care of themselves.
_____ One area a person with limited income can skip is health insurance.

☐ YELLOW statements you agreed with (number of checks you made)

Check the following GREEN statements that you agree with.

_____ Children should have the BEST education money can buy.
_____ You can tell if one is successful by their car and neighborhood.
_____ Owning certain brand names is a MUST.
_____ it is important to be able to treat friends with gifts and meals.
_____ You should never let others know if you have to pinch pennies.
_____ I will do without if I can’t have the best.
_____ If is important to look successful.
_____ Getting ahead will require you to spend a little more than you can afford.
_____ A high salary means you are successful and have made it.
_____ Cheap stuff is cheap and of poor quality.

☐ GREEN statements you agreed with (number of checks you made)
Check the following RED statements that you agree with.

- How we spend money tells others what is important to us.
- There are many things more important than money.
- We must teach young people there is more to life than money.
- It’s nice to make personal gifts, even if you can afford to buy them.
- It makes little sense to try and keep up with what other people have.
- Money cannot buy true love and happiness.
- A lot of money would be nice to have, but not necessary to have.
- There are lots of things to do that are fun and do not cost money.
- It’s silly to want the best and most expensive just because it’s the best and most expensive.
- I’d prefer a job with less pay and fewer work hours so I can do things I enjoy over high pay and long work hours.

RED statements you agreed with (number of checks you made)

Check the following BLUE statements that you agree with.

- Buying something new always make me happy.
- A person deserves to have some nice things from life.
- It’s hard to wait for something you really want.
- It would be easy to spend $10,000 in a week.
- The more money you have the more you want to spend.
- Credit is one of the best things in life.
- Walking through stores when you have no money is depressing.
- It would be wonderful to be a millionaire with lots of money to spend.
- No matter how much I have I can always use more and I want more.
- If I want something, I should have it now.

BLUE statements you agreed with (number of checks you made)
Check the following PINK statements that 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 is the best way.
____ Thrifty people manage best.

☐ PINK statements you agreed with (number of checks you made)

Transfer your number of checks for each color:

_______ YELLOW
_______ GREEN
_______ RED
_______ BLUE
_______ PINK