What Is Your Money Personality Type?	Pick the statement that best describes you based on the question. You can only pick one between A - E
1. If $20,000 came to me unexpectedly, my first impulse would be to: A B C D E	A) Spend it on things I want, including gifts for others. B) Immediately put it somewhere safe so it won't get frittered away. C) Put off making any decisions until I felt less overwhelmed. D) Figure out ways of investing it to get the best possible return. E) Give most of it away to organizations that can make the world a better place.
2. When it comes to dealing with my money: A B C D E	A) I enjoy spending it on gifts and anything else that gives me pleasure. B) I hold onto it and enjoy thinking about the security it provides C) I try not to think about it and hope it will take care of itself. D) I think about it a lot and strategize how to make more of it. E) I make sure it never influences my life choices.
3. My primary financial objective is: A B C D E	A) To have enough of it to ensure that I can buy whatever I want. B) To save enough money now so I never have to worry about my old age. C) Unclear to me. D) To make as much of it as possible, as quickly as possible. E) To have enough to satisfy my basic needs, and then give the rest away.
4. When it comes to budgeting my money: A B C D E	A) Budget? Yuck! Just hearing the word makes me want to rebel. B) I take pride in following my budget closely. C) I don't have a budget and wouldn't know how to start making one. I hope my money will take care of itself. D) I take a lot of time figuring out how to have more money to spend and save. E) I take pride in living so simply that I've never needed a budget.
5. When it comes to spending: A B C D E	A) I love spending money, and I tend to spend more than I earn. B) I'd rather save my money; spending it makes me nervous. C) I hope I have enough money to take care of unexpected expenses. D) I enjoy spending money, as long as I can keep earning and saving more and my net worth keeps increasing. E) I don't care where my money goes; I have more important things to think about.
6. When I think about financial recordkeeping: A B C D E	A) I keep track of things on and off. B) I enjoy keeping careful records. C) I'm not sure which records I should be keeping. D) I love to look at my old statements to see how much more money I have now. E) I don't keep records. There are more important things in life.

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7. When it comes to saving: A ☐ B ☐ C ☐ D ☐ E ☐	A) I have trouble saving money, which bothers me sometimes. B) Saving comes naturally to me. I am regular and consistent about it. C) I know I ought to be saving money, but I never seem to get around to it. D) I really enjoy saving, and often think about how I could save more. E) If I had enough money to save, I'd give it away instead.
8. When it comes to borrowing: A ☐ B ☐ C ☐ D ☐ E ☐	A) I've borrowed money quite often, but I can't say I've always paid it back. B) It's rare for me to borrow money, because I always have enough saved for emergencies. C) I try not to borrow money because it's easy to lose track of paying it back. D) I'm willing to borrow money to make money, but I dislike having lots of debt. E) I hate debt and would borrow only for absolute necessities.
9. When it comes to lending money: A ☐ B ☐ C ☐ D ☐ E ☐	A) I'm pretty generous and don't worry too much about getting it back. B) I try never to lend money, but if I do, I feel tense about it until it's repaid. C) I have no idea whether I could afford to lend anyone money. D) I don't mind lending money at a good interest rate, if I get repaid on time. E) People tend not to ask me for money. They know I probably don't have any extra.
10. As far as credit cards are concerned: A ☐ B ☐ C ☐ D ☐ E ☐	A) I use credit cards a lot and tend to make the minimum payment most of the time. B) I've always tended to avoid using credit. I prefer paying by debit card or cash. C) I'm often surprised by how much I owe, especially when late fees are added in. D) I don't mind running up a large balance, as long as I can pay it off quickly. E) I don't like to use credit cards, and think that people who do are asking for trouble.
11. In the event of a financial emergency: A ☐ B ☐ C ☐ D ☐ E ☐	A) I never have enough money left over to save for emergencies. B) I've saved enough for almost any emergency, but hope I never have to spend it. C) I don't know if I have enough saved, so I just hope for the best. D) I've put aside a sizable amount for emergencies, but I'm not sure it's enough. E) I hope I could rely on friends or bartering services.

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12. As far as paying taxes is concerned: A ☐ B ☐ C ☐ D ☐ E ☐	A) I always have to scramble to get my return done and find cash to pay my taxes. B) I save regularly for taxes, and usually file my return well before it's due. C) I'm always astonished to find out how much tax I owe. D) I take pride in paying less on my increased income, if I can. E) I hate the whole thing and try to get it done with as little fuss as possible.
13. To feel totally satisfied with my annual income, I would need: A ☐ B ☐ C ☐ D ☐ E ☐	A) To have someone else pay my bills, so I can spend the whole paycheck! B) My employer to match every dollar I put into my 401(k) C) I'm sure I could use more money, but I have no idea how much. D) At least twice as much as I'm earning now. E) I'm fine the way I am. More money would make me feel uncomfortable.
14. When it comes to investing: A ☐ B ☐ C ☐ D ☐ E ☐	A) I've always wanted to try something wild that might end up making me rich. B) I only invest in safe, conservative choices like CDs. C) If I were to invest, I'd want someone else to make all the decisions for me. D) I always let my dividends compound to maximize my return. E) If I were to invest, I would choose only socially responsible companies.
15. When I really want to buy something that's not in my budget: A ☐ B ☐ C ☐ D ☐ E ☐	A) I'll buy it whether or not I can afford it. B) I'd have to think hard before giving myself permission to spend the money. C) What budget? Everything will work out all right. D) If it's important enough, I'll tweak my portfolio. Otherwise, I'll forget about it. E) Most of the things I want are not expensive, so I can afford to buy them (even though later on I'll probably wish I hadn't)
16. When I think about money in general, to me it represents: A ☐ B ☐ C ☐ D ☐ E ☐	A) Happiness, pleasure, and excitement. B) Security. C) A source of anxiety and conflict. D) Power, prestige, and freedom. E) A sense of greed and possibly corruption.

When you have finished the test count the letters to find out what Money Personality Type you are.

Most A's = Spender
Most B's = Hoarder
Most C's = Avoider
Most D's = Amasser
Most E's = Money Monk

You can find a more detailed explanation of each of them below.

A = Spender:

If you are a spender, you enjoy using your money to buy yourself goods and services for your immediate pleasure. You probably get satisfaction from spending money on gifts for others. The odds are that you have a hard time saving money and prioritizing the things you'd like in your life. As a result, it may be difficult for you to put aside enough money for future-oriented purchases and long-term financial goals. You may spend most or all of the money you earn, and you may even be in debt. Now, it is important to realize that some people who are in debt are not spenders; they may simply not make enough money to meet their basic needs. If your own income is insufficient to meet your expenses, you are facing a real money crisis. You will have to come up with strategies to generate more income.

B = Hoarder

If you tend to be a hoarder, you like to save money. You also like to prioritize your financial goals. You probably have a budget and may enjoy the processes of making up a budget and reviewing it periodically. You most likely have a hard time spending money on yourself and your loved ones for luxury items or even practical gifts. These purchases would seem frivolous to you. You might very well view spending money on entertainment and on vacations - and even on clothing - as largely unnecessary expenses. If you think about investing your money, you tend to be concerned not with liquidity but with future security, especially during retirement. "Saving for a rainy day" appeals to your orderly nature. If you are an extreme hoarder, you may want to keep your money so close to you that you avoid putting it even in conservative investments such as money markets, bonds, or mutual funds. Some hoarders have been known to keep their money hidden under mattresses and in other secret places rather than put it in a bank. However, these cases are relatively rare. Depending on how extreme your hoarder tendencies are, you might exhibit some, most, or all of these traits.

C = Avoider

If you tend to be a money avoider, you probably have a hard time balancing your checkbook, paying your bills promptly, and doing your taxes until the very last minute. You may avoid making a budget or keeping any kind of financial record. You won't know how much money you have, how much you owe, or how much you spend. You may avoid investing money, even if you do have some, because it seems like too much trouble to attend to such details. What fuels this avoidance? You may feel incompetent or overwhelmed when faced with the tasks of your money life. If you are an extreme money avoider, you may even feel a kind of money anxiety or paralysis when faced with money tasks that resemble the feelings associated with math anxiety. Some money avoiders share with money monks the belief that money is dirty. Others have a kind of aristocratic disdain toward the boring, seemingly unimportant details of their money life. But most avoiders are more prone to feeling that they are inadequate or incompetent in dealing with the complexities and the details of their money life, rather than feeling that they are above such dirty work.

D = Amasser

If you tend to be a money amasser, you are happiest when you have large amounts of money at your disposal to spend, to save, and/or to invest. If you are not actually spending, saving, or investing, you may feel empty or not fully alive. You tend to equate money with self-worth and power, so a lack of money may lead to feelings of failure and even depression. If you hire an investment advisor or financial planner, your major concern will be finding investments with high rates of return, since you hope to make as much money as you can, as quickly as possible. You probably enjoy making your own financial decisions, so it may be quite difficult for you to give up much control to money professionals. If, on the other hand, you tend to be a worrier, too, and if you are tired of being overly obsessed with your money, you may actually welcome the opportunity to assign some of the details of your money life to a trustworthy financial advisor.

E = Money Monk

If you are a money monk, you think that money is dirty, that it is bad, and that if you have too much of it, it will corrupt you. In general, you believe that "money is the root of all evil." It stands to reason that you identify with people of modest means rather than with those who amass wealth. If you happen to come into a windfall somehow (through inheritance, for example), you would tend to be uneasy and even very anxious at the thought of the influx of so much money. You'd worry that you might "sell out," becoming greedier and more selfish, and losing sight of positive human, political, and/or spiritual ideals and values. You would probably avoid investing your money, for fear that it might grow and make you even wealthier. If you were willing to invest some of it, you would most likely be comfortable only with socially responsible investments that reflected your deeper values and convictions and that contributed to causes you would like to support.