



Self-Assessment Quiz

A gentle way to understand your money habits and emotional patterns when it comes to money.

Rate each statement from 1 to 5:

1 = Never • 2 = Rarely • 3 = Sometimes • 4 = Often • 5 = Always

There are no right or wrong answers — this is simply information to help you understand your patterns.

Section 1 — Spending Behaviors

- I spend money impulsively, without much planning.
- I use shopping or spending to improve my mood or relieve stress.
- I often feel guilt or regret after making a purchase.
- I sometimes hide purchases from others.
- I buy things I don't really need, especially when they're on sale.

Section 2 — Saving & Security

- I find it difficult to consistently save money.
- I feel anxious when my savings go down, even slightly.
- I often think, 'I'll never have enough money.'
- When I receive unexpected money, I tend to spend it quickly.
- I have difficulty trusting that I'll be financially secure.

Section 3 — Debt & Avoidance

- I carry balances on credit cards or loans that cause stress.
- I avoid checking bills, balances, or financial statements.
- Borrowing or lending money has caused tension in my relationships.
- I feel ashamed when I think about my debt.
- I've kept financial struggles secret from someone in my life.

Section 4 — Money & Relationships



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- I argue about money with my partner, family, or others.
 - Talking about money makes me uncomfortable or anxious.
 - I feel obligated to financially support others, even when it hurts me.
 - I judge myself or others based on financial circumstances.
 - Money has created distance or conflict in my relationships.

Section 5 — Work, Income & Self-Worth

- I feel undervalued or underpaid for what I do.
- My sense of self-worth is affected by how much I earn.
- I've stayed in a job I don't enjoy because of financial fear.
- I feel uncomfortable asking for a raise or charging higher rates.
- I undercharge or hesitate to ask for fair compensation.

Section 6 — Future Orientation & Planning

- I avoid making budgets because they feel restrictive or stressful.
- I don't have clear financial goals written down.
- Thinking about retirement makes me feel uneasy or overwhelmed.
- I procrastinate on financial tasks (taxes, planning, paperwork).
- I feel like money controls me more than I control it.

✓ How to Score Each Section

Each section has **5 questions**, each rated **1–5**.
So each section has a **maximum score of 25**.

Total the score for a section, use this guide:

0–10 → Low Tendency

This pattern does *not* strongly influence your relationship with money.

11–17 → Moderate Tendency

This pattern shows up regularly, depending on stress, emotions, or situations.

18–25 → High Tendency

This pattern significantly shapes your money decisions and emotional responses.



How Patterns Show Up Based on Scores

1. Spender → High in Section 1

If Section 1 score is 18–25, this suggests:

- emotional spending
- impulsive purchases
- guilt/regret patterns
- buying for comfort or dopamine

If Section 1 is **moderate**, it means spending may be mood-based but not harmful.

2. Anxious Saver / Hoarder → High in Section 2

If Section 2 score is 18–25, this suggests:

- fear around money going out
- difficulty trusting financial security
- hoarding tendencies
- compulsive saving driven by anxiety

Moderate scores mean the person values security but may feel tense around spending.

3. Avoider → High in Section 3 or Section 6

If either section is 18–25, this suggests:

- ignoring bills, statements, taxes
- procrastinating on financial tasks
- shutting down when overwhelmed
- money conversations triggering nervous system responses

Moderate scores mean avoidance happens in stressful seasons, but not constantly.

4. Money Martyr / Over-Giver → High in Section 4

If Section 4 score is 18–25, this suggests:

- giving beyond one's capacity
- financial people-pleasing



- guilt-driven generosity
- strain in relationships about money

Moderate scores reveal difficulty setting boundaries but not chronic over-giving.

5. Underearner / Self-Worth Patterns → High in Section 5

If Section 5 score is 18–25, this suggests:

- discomfort charging fair rates
- undervaluing one's time or skills
- staying in underpaid roles
- equating income with identity

Moderate scores mean occasional self-worth conflicts tied to money.

6. Procrastinator / Fearful Planner → High in Section 6

If Section 6 score is 18–25, this suggests:

- difficulty planning for future
- overwhelm around budgeting
- retirement avoidance
- “money controls me” feelings

Moderate scores indicate inconsistent planning tied to stress or emotional load.

Overall Interpretation

Now ask yourself:

Which sections had the highest scores?

Those are your current dominant money patterns.

Which sections had the lowest scores?

Those are areas where you feel more grounded and resourced.

Which surprised you?

Awareness is always the first shift.



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