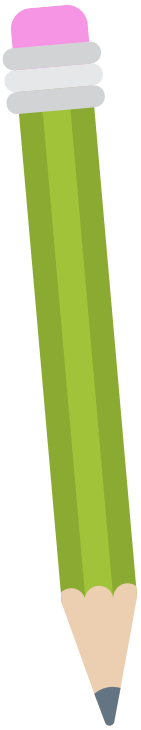
Common Money BELIEFS

IT'S A MONEY THING™

TAKE THE QUIZ

Answer the following questions and then tally up your score to find out which money persona best describes you!



1. I define financial success as:

a) Not having to think about money all the time
b) Living a celebrity lifestyle
c) Accumulating the most money
d) Avoiding all the money traps that others fall into

2. My relationship with money can be summed up like this:

a) I'm not good at managing it, and I never talk about money
b) I'm not good at managing it, and I love talking about money
c) I'm good at managing it, and I don't mind talking about money
d) I'm good at managing it, and I never talk about money

3. What gives you energy?

a) Having some "me time" at home
b) Going out with friends or spending time with family
c) A full schedule—when I'm busy, I feel alive
d) Planning out a new project or working with details

4. When it comes to personal finance, I wish I was more:

a) Aware
b) Free
c) Prepared
d) In control

5. If I suddenly inherited $500,000, I would feel:

a) A little anxious—what's the best thing to do with that much money?
b) Totally thrilled—that's one amazing shopping spree!
c) Happy—that would put me ahead of the game
d) Motivated—it's fun thinking about how to allocate it

6. I believe that most personal finance problems are the result of:

a) People thinking they deserve lifestyles they can't afford
b) Treating money as something stressful instead of something enjoyable
c) Being undereducated when it comes to money
d) A large and corrupt economic system

7. More money, more _____:

a) Problems
b) Freedom
c) Happiness
d) Nothing—more money doesn't change anything

8. What's your weakness?

a) I can be kind of lazy
b) I can get pretty self-centered
c) Sometimes I'm a little too competitive
d) I have trust issues

9. What's your strength?

a) I'm thoughtful
b) I'm friendly
c) I'm determined
d) I'm smart

10. "Treat yourself!"

a) But I haven't done anything to deserve it
b) OK!
c) Nah, I'd rather make money than spend it
d) No, I don't need special treatment

11. Which statement sums up your point of view when it comes to investing?

a) I've never taken the time to really learn about investing
b) Big risks lead to the biggest payouts
c) The more investments I have, the safer I feel
d) I don't invest because of the risk of losing everything

12. When it comes to money, the most important lesson to be learned is:

a) Money is complicated and almost impossible to manage well
b) Money is the key to your sense of well-being
c) You will never have enough for the things you truly want
d) Being able to keep it is more important than simply having it

YOUR SCORE

How many times did you answer:

A) _____ C) _____
B) _____ D) _____

→ *What does it all mean? Take a look at the next page to find out.*

BROUGHT TO YOU BY

FIRST CREDIT UNION

It's a Money Thing is a registered trademark of Currency Marketing

Common Money BELIEFS

IT'S A MONEY THING™

QUIZ KEY

Which answer came up the most when you took the quiz? You might find that you're a combination of several money personas.

- A → THE AVOIDING OSTRICH
- B → THE STRUTTIN' PEACOCK
- C → THE STASHING CROW
- D → THE WARY OWL

BROUGHT TO YOU BY

FIRST CREDIT UNION

THE AVOIDING OSTRICH
(money persona: avoidance)



You're influenced by the belief that money is complicated and that you are undeserving of it. Rather than tackle money issues head-on, you tend to let them pile up, like your unopened bills and bank statements. You're the least likely of all the personas to ask for a raise or to talk to your partner or family about money.

The good news: Avoiding Ostriches are good at managing money if they can just get past their fear. Read all your statements, play with new budgeting apps and don't be afraid to ask for help. Stress-free finance *is* within reach!

THE STRUTTIN' PEACOCK
(money persona: status)



You're influenced by the belief that your self-worth and happiness are directly tied to the kind of lifestyle you lead. Your biggest challenge is to overcome the "buy it now, figure it out later" mentality. The reality is that you likely aren't as financially secure as your lifestyle suggests. You're the most likely of all the personas to get drawn into get-rich-quick schemes.

The good news: Struttin' Peacocks have an advantage over all the other personas: they're good at talking to others openly about money. Talk to family, friends or a financial planner and get a budgeting game plan together.

THE STASHING CROW
(money persona: worship)



You're influenced by the belief that money is important and scarce, meaning you can never have enough of it to afford all the things you want in life. There's a thrill to making money, and an even bigger thrill to stockpiling it. You're a geek for coupons and promotional deals. Of all the personas, you're the least likely to spend money on yourself.

The good news: Stashing Crows are smart with money—what they need most is to relax! Recognize that money is a balance of saving and spending, and that it's healthy to enjoy your money from time to time.

THE WARY OWL
(money persona: vigilance)



You're influenced by the belief that the potential losses of a risk will always outweigh the potential gains. This translates into a distrust of investment products and even financial institutions. Of all the personas, you're the most vulnerable to the negative effects of inflation, because holding on to your money seems safer to you than investing it.

The good news: Wary Owls have solid budgeting skills and rarely overspend. Their biggest hurdle is seeking out financial guidance and considering new products with an open mind. Meeting with your credit union is a great start.

It's a Money Thing is a registered trademark of Currency Marketing

Sources: *Mind Over Money* by Brad Klontz, PsyD & Ted Klontz, PhD; Lifehacker.com; *The New York Times*