

Identify Your Money Worries

Instructions: Look at each of the statements below and see to what extent each describes how you generally have felt over the past month. Then write T (true) or F (false) next to each statement.

1. I won't have any money to make me feel secure.
2. If I don't make enough money, then I won't be successful.
3. People will be less impressed with me if I don't have enough money.
4. I often feel I won't have enough money.
5. I am fearful that I will lose my money.
6. I worry that I will lose my job and not keep up with my bills.
7. I deserve more than I get paid.
8. I feel guilty when I spend money.
9. I think that I spend too much money.
10. Others think I spend too much money.
11. I often spend money just to feel good.
12. I have more debt than I feel comfortable with.
13. The most important part of my job is how much money I make.
14. I would be willing to work more hours for more money even if I had to spend less time on things that I like to do.
15. People will take advantage of me and try to get my money.
16. People will rely on me to provide money.
17. I rely on others to take care of me financially.
18. I get anxious when I spend money on myself.
19. People think I'm stingy and cheap.
20. I think I spend too much money on the other people.
21. I feel embarrassed if people know how much I have.
22. If you spend money on someone, they should feel that they owe you something.
23. People are ungrateful about the things that I've done for them.
24. People would respect me less if I made less money.
25. I generally compare myself with others who have or make more money.
26. I feel envious of how well others are doing.
27. I feel it's important to me that I make more money or have more money than others do.
28. I want others to know that I'm doing well.
29. I don't like socializing with people who make more money than I do.
30. I often save and hoard things that I don't really need.
31. I frequently check to see how much money I have.
32. I'm so anxious about money I am afraid to check to see how much money I really have.
33. I have to watch my investments all of the time to make sure that everything is OK.
34. If I make an investment or a large purchase (like a car or house), I worry afterward whether it was the right decision.

- 35. I worry that I won't be able to make enough money in the future.
- 36. I am concerned that I will not live up to the financial expectations that others have of me.
- 37. There are a lot of things that I appreciate that cost nothing. (R)
- 38. The most important thing for me is to enjoy my work-not necessarily make a lot of money. (R)
- 39. The most important thing for me is to have time for relationships, family, or relaxation. (R)
- 40. Religion or spiritual values are very important to me. (R)
- 41. I am making more money than I had expected to make. (R)
- 42. I have very specific goals for myself about how much I want to make. (R)
- 43. I am living up to my expectations about money. (R)

1-36: Total number marked True- _____

37-43: Total number marked False- _____

TOTAL- _____

Scoring: Note that items marked (R) are scored in the reverse direction. Add up the total number of items that you scored as True.

Key:

0-5	Very few money worries
6-10	Some money worries
11-15	Significant money worries
16-20	Extreme worries about money
21- or more	Obsessed with money worries