

**Lynne M. Hornyak, Ph.D. , PCC**  
**Personal and Professional Coaching**

**Improving Your Relationship with Money**

Are you happy with the way things are going between you and your money? This survey can help you to sort out what is going right, and what is contributing to your dissatisfaction. On the line in front of each question, rank your response from 1 – 5. 1 = Totally disagree through 5 = Totally agree.

- \_\_\_\_\_ 1. The word “wealthy” has a positive meaning for me.
- \_\_\_\_\_ 2. I am making enough money for the type of life I want to be living.
- \_\_\_\_\_ 3. I wake up at night or in the morning thinking about the bills that I have to pay.
- \_\_\_\_\_ 4. I am spending money faster than I am earning it.
- \_\_\_\_\_ 5. I am carrying a lot of debt.
- \_\_\_\_\_ 6. It seems that others are financially better off than I am.
- \_\_\_\_\_ 7. I make time to tend to my personal finances.
- \_\_\_\_\_ 8. I dread looking at my checkbook and bank statements.
- \_\_\_\_\_ 9. I balance your bank statements regularly.
- \_\_\_\_\_ 10. I have a budget and follow it.
- \_\_\_\_\_ 11. I am having difficulty planning for retirement.
- \_\_\_\_\_ 12. I regularly contribute to my retirement account(s).
- \_\_\_\_\_ 13. I don’t enjoy the activity of tracking my mutual fund and stock investments (even when they are doing well).
- \_\_\_\_\_ 14. Sometimes I feel “addicted” or obsessed with following my stocks.
- \_\_\_\_\_ 15. If I inherited money or a financial gift, I would take charge of investing it.

- \_\_\_\_\_ 16. When I take time to balance my accounts, review my budget or otherwise deal with my current finances, I enjoy doing it.
- \_\_\_\_\_ 17. I have spent money compulsively (in response to emotions rather than need or enjoyment).
- \_\_\_\_\_ 18. The word "rich" has a negative meaning for me.
- \_\_\_\_\_ 19. I am earning up to my true capacity (realizing that I may develop more skills and experience that would increase my value.)
- \_\_\_\_\_ 20. I feel confident about my money decisions.

1. Add up your score for items 1, 2, 7, 9, 10, 12, 15, 16, 19, 20.
2. Before adding up the remaining items, you must REVERSE the ratings, thus 1 = 5, 2 = 4, 3 remains the same, 4 = 2, and 5 = 1. Add up these new scores.
3. Add up the totals from #1 and #2.

The maximum score is 100.

If you scored between 81 – 100 you have a good overall relationship with money. Look at the individual items that you scored low to determine what specific areas might need attention and fine-tuning.

If you scored between 61- 80, you are definitely heading in the right direction with money. Take some time to look over the individual items to determine which areas of your money life need more attention.

If you scored between 41 – 60, you likely have an ambivalent relationship with money, and may need to develop certain practical financial skills and habits. Examine the individual items to determine which areas of your money life need more attention.

If you scored below 40, you are likely to be dissatisfied and unhappy with your current relationship with money. You may need to examine your attitudes toward money as well as develop specific financial skills and habits.

There are many ways to gain the competence, confidence and control necessary to have a great relationship with money. You may want to start with a good self-help book, or take a financial seminar. You may also benefit from consulting with a money coach who can help you clarify your money attitudes, patterns and habits, and determine what practical financial skills would benefit you.