|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Strongly Disagree** | **Disagree** | **Neutral** | **Agree** | **Strongly Agree** |
| 1. Money is essential for happiness. |  |  |  |  |  |
| 1. Having money guarantees happiness. |  |  |  |  |  |
| 1. Money makes no difference to one’s happiness. |  |  |  |  |  |
| 1. More money equals more happiness. |  |  |  |  |  |
| 1. Beyond having enough to live modestly on, money doesn’t make much of a difference. |  |  |  |  |  |
| 1. I frequently worry about money. |  |  |  |  |  |
| 1. I frequently daydream about having a lot of money. |  |  |  |  |  |
| 1. If I suddenly had to live on very little money, I could adjust easily. |  |  |  |  |  |
| 1. If I suddenly won a lot of money, I would share it with my relatives. |  |  |  |  |  |
| 1. If I suddenly won a lot of money, I would go on a spending spree. |  |  |  |  |  |
| 1. If I suddenly won a lot of money, I would give a large percentage to charity. |  |  |  |  |  |
| 1. If I found a substantial amount of cash in a bag, I would try hard to find its rightful owner. |  |  |  |  |  |
| 1. If I could carry only a briefcase full of $100 bills out of a burning building or my pet dog, I would take the dog. |  |  |  |  |  |
| 1. I plan to make a lot of money in my career. |  |  |  |  |  |
| 1. I plan to make only enough money to live in reasonable comfort. |  |  |  |  |  |
| 1. It’s great to have money. |  |  |  |  |  |
| 1. Money is a necessary evil. |  |  |  |  |  |
| 1. Money is the root of all evil. |  |  |  |  |  |

Begin to create a personal financial philosophy by completing this exercise. Start by completing this Attitudes Toward Money questionnaire.