

## MONEY EMOTIONS CHECK-IN QUIZ

This quiz helps you identify the emotions you associate right now with money.

Using this quiz as an emotions barometer, each emotion you identify will provide you with valuable insight into your relationship with money. Believe it or not, the way you feel about spending, saving, and talking about money is an indicator of how you manage the numbers in your accounts.

*Instructions:* Read each question and check the box that most closely matches your experience. There are no right or wrong answers. This is a straightforward snapshot of your current situation.

1. When you check your bank balance, how do you usually feel?

- Calm and in control
- Anxious or stressed
- Guilty or avoidant
- Excited or proud
- I rarely check- it's too overwhelming

2. When you spend money on yourself (clothes, hobbies, self-care), what's your emotional response?

- Guilt
- Justification ("I deserve this")
- Joy and satisfaction
- Indifference
- Anxiety about what I *should* be spending on instead

3. How do you feel when unexpected expenses come up (car repair, medical bill, emergency)?

- Panicked
- Resigned ("Oh well, easy come, easy go")
- Prepared
- Ashamed, I can't cover it easily
- I try not to think about it

4. When you think about the future and money (retirement, emergencies, goals), your most common emotion is:

- Overwhelm
- Hope
- Avoidance
- Excitement
- Fear of not having enough

5. How do you feel when you think about your past financial decisions?

- Proud—I've made mostly wise choices
- Regretful—I wish I had done things differently
- Embarrassed—I try not to think about them
- Grateful for what I've learned
- Unsure—I don't really understand what I've done with my money

6. When you anticipate a money conversation with your partner, what do you feel?

- Dread or fear
- Anxiety about saying the wrong thing
- Hope that it will go well
- Relief—finally getting things out in the open
- Numbness—I shut down emotionally

Now that you've finished the quiz, take a moment to step back and look at what your answers reveal. Do you see a pattern of fear and avoidance? Or do you see a pattern of confidence and optimism? The goal isn't to fix anything or force a specific result; it's simply to notice and be curious. The emotions you checked off are signposts showing you where your beliefs and experiences have left their mark. Before we move on, let's dig deeper by answering the journal questions.