



# Where Should My Money Go?

## Where Should My Money Go? Worksheet

Name: \_\_\_\_\_

### Part 1

**Directions:** Read the statements below. Circle the letter for the answer that best fits you.

1. I would most describe myself as:
  - A. A risk-taker
  - B. Impulsive
  - C. Careful
  - D. Compassionate
  
2. When I play games, I like to:
  - A. Take chances, even if there's a chance that I will lose.
  - B. Move quickly, even though there might be other options.
  - C. Plan my turn carefully, so there's no chance that I could lose.
  - D. Help the other players succeed as well.
  
3. At this point in my life, I need to use money:
  - A. Hardly ever.
  - B. All the time.
  - C. Once in a while for something big.
  - D. Once in a while to help someone in need.
  
4. If there was something I wanted to buy, I would most likely:
  - A. Try to find a quick way to raise the money I need.
  - B. Ask a family member for the money so I could buy it right away.
  - C. Put aside my allowance money until I had enough to buy the item.
  - D. Wait on my purchase because I know people who have greater needs than I do.



5. When I start to work, I most likely would use my money to:
- A. Start my own business.
  - B. Buy all the little things I want, when I want them.
  - C. Buy my own car or house.
  - D. Help others buy things that they need.

## Part 2

**Directions:** Count the number of each letter circled and record it in the spaces provided below.

Letter Circled	Number of Circles
A	
B	
C	
D	



### Part 3

**Directions:** Which letter did you circle most? Read the Key below to see what that tells you about your feelings toward using money.

### Key

If you chose mostly:

Letter	What That Says About You
A	You are an investor. You are not afraid of taking a risk. By putting money into investments, you understand that sometimes you will earn more money with riskier investments, and sometimes you will lose the money invested. Depending on the types of investments you choose, you could earn or lose money quickly.
B	You are a spender. You like to have your money available to you at all times. You tend to buy things when you need them, or you may have a lot of expenses. But if you spend all your money, you won't have any put away for a rainy day.
C	You are a saver. You have very specific financial goals in mind. You are willing to give up impulse purchases so you can save money to reach your long-term goals.
D	You are a donator. You tend to think of others' needs before your own. You are willing to give up purchases for yourself to help others who are less fortunate.