



Next Wave of Advice

Financial Behavior Assessment

Being good with money is like any other skill—anyone willing to commit can become better as long as they have the right guidance and support.

This assessment is designed to help you improve your potential for financial success by helping you see yourself and your finances in a new light—revealing opportunities for positive growth. As a result, we hope that you will feel more empowered to make decisions and initiate the kind of change that will lead you to a richer life.

All responses are confidential—your answers are your own and will never be shared without your permission.

1

Looking Back

What's true for you about the role money played in your childhood?

2

Focusing on the Present

Based on our research, we've developed four distinct money mindsets, shown below. Simply mark where you fall on each. There are no right or wrong answers, but thinking about where you stand can positively influence your financial life.

Are you a spender, a saver, or somewhere in the middle?

SAVER



SPENDER

What do you think contributes to this feeling? Can you pinpoint its origin?

Do you value financial security, meaning you're more concerned with preserving the original value of your investments than potentially increasing growth? Or do you value opportunity and feel comfortable with the possibility of substantial declines in pursuit of higher levels of growth?

SECURITY



SPENDER

What do you think contributes to this feeling? Can you pinpoint its origin?

Are you fascinated by the financial markets, or do you feel discussing financial markets is a necessary obligation?

FASCINATED



OBLIGATED

What do you think contributes to this feeling? Can you pinpoint its origin?

Do you value privacy when it comes to discussing financial matters? Or are you more open to talking about money?

PRIVATE



OPEN

What do you think contributes to this feeling? Can you pinpoint its origin?

Which of the four mindsets above are most significant to you right now? Why?

On a scale of 1 to 10, how confident are you about your finances? (Select your answer.)

1 2 3 4 5 6 7 8 9 10

What impact are your feelings around finances having on you?

How well do you think you are making progress toward your goals?

3 Looking Forward

If you had a magic wand and could instantly change anything about your finances today, what would you change?

If things work out exactly as you want them to, what will your life look like at age 90?

Are there any particular areas from the assessment above that you'd like to change?

Next Steps:

Action to be taken: _____ Do by: _____ Notes: _____

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