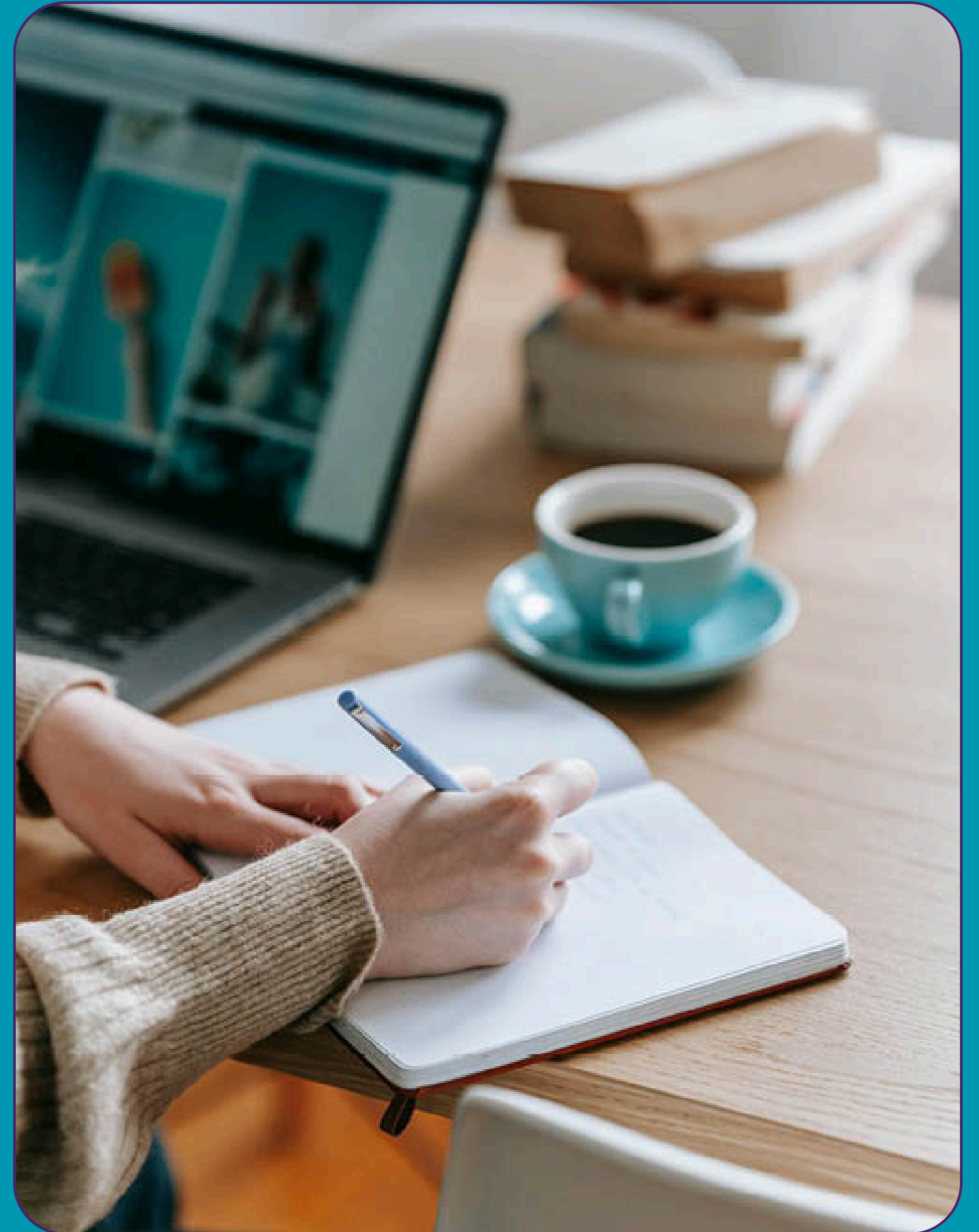


Money Wellness Quiz

A self-reflection quiz to understand
how you relate to money



Discover your Money Pattern

A self-reflection quiz to understand how you relate to money

There are no right or wrong answers here.

Choose the option that feels most true most of the time.

Don't overthink it, go with your first instinct.





1. When you feel stressed or emotionally overwhelmed, you tend to:

- A. Buy something to feel better or shift your mood
- B. Avoid anything related to money altogether
- C. Hold onto money tightly and avoid spending
- D. Try to regain control by budgeting or restricting
- E. Help or give to someone else
- F. Worry about not having enough





2. When you check your bank account, you feel:

- A. A bit impulsive or tempted to spend
- B. Anxious or avoidant—I'd rather not look
- C. Relieved it hasn't gone down
- D. Focused on whether everything is "on track"
- E. Thinking about who might need help
- F. Never fully reassured—it still feels uncertain



3. How do you usually feel after spending money?

- A. Good at first, then regretful
- B. Uncomfortable, so I avoid thinking about it
- C. Guilty or uneasy, even if it was necessary
- D. Slightly stressed if it wasn't planned
- E. Fine if it helped someone else
- F. Worried about future consequences



4. Which thought feels most familiar?

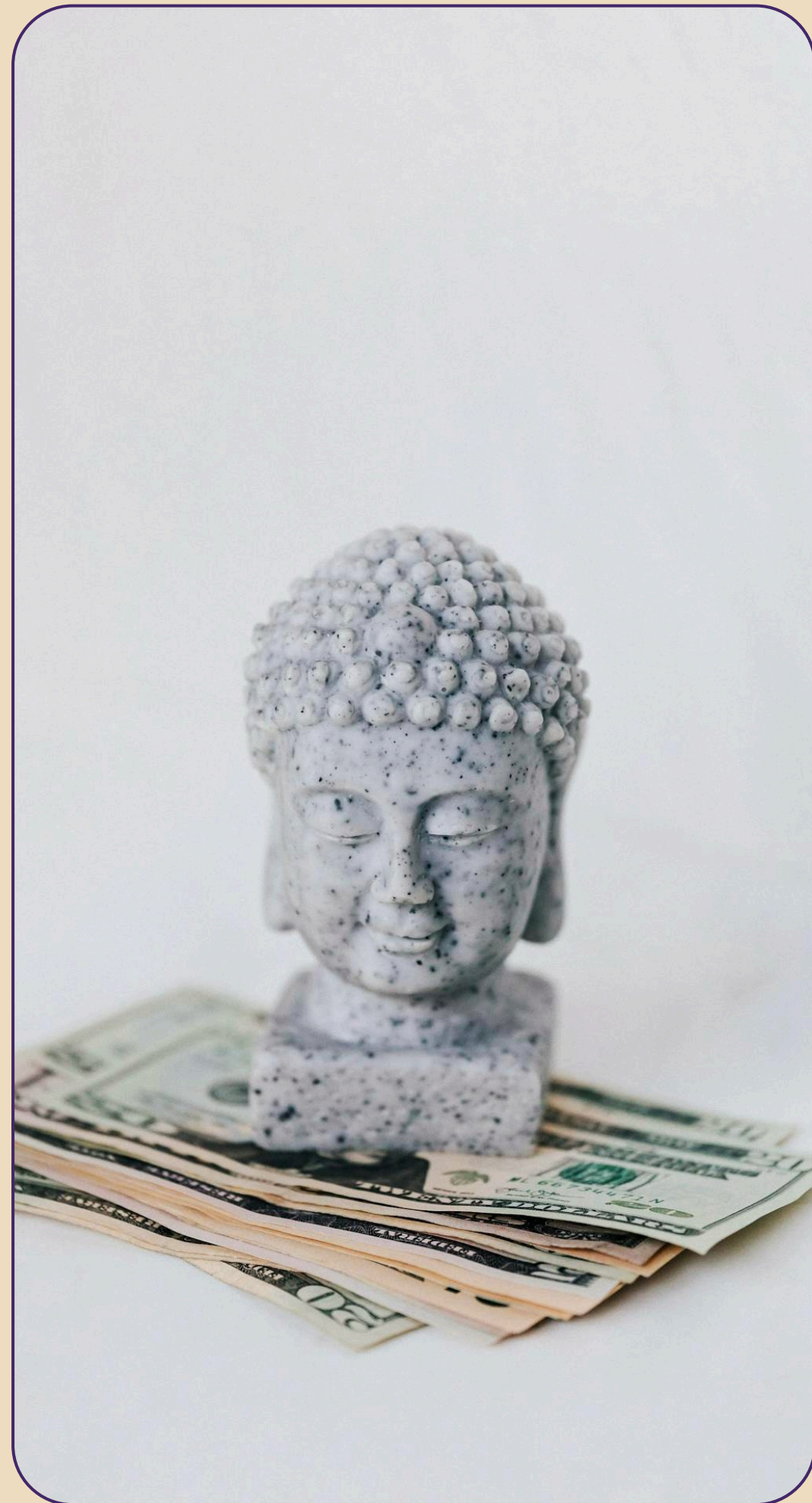
- A. "I deserve this right now."
- B. "I'll deal with it later."
- C. "What if I need this money later?"
- D. "I need to stay on top of everything."
- E. "They need it more than I do."
- F. "There's never quite enough."



5. When it comes to earning money, you tend to:

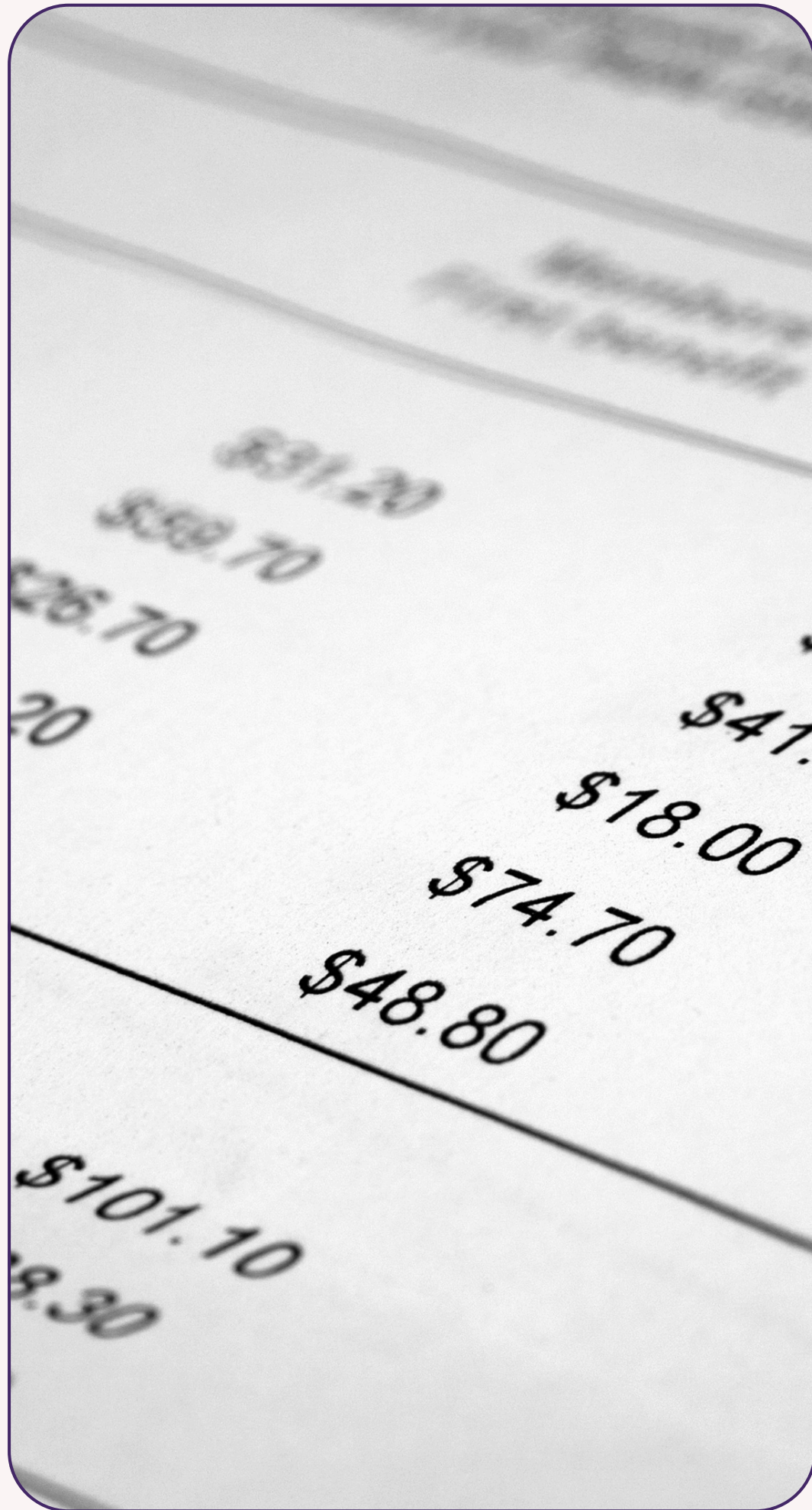
- A. Earn and spend quickly
- B. Not pay close attention
- C. Save, but still feel insecure
- D. Carefully manage and plan
- E. Share or support others
- F. Feel like it's never enough





6. How do you approach financial decisions?

- A. In the moment, based on how I feel
- B. I delay or avoid them
- C. Very cautiously, sometimes to the point of stress
- D. Carefully, with a need for control
- E. Considering others first
- F. With worry about possible negative outcomes



7. If an unexpected expense comes up:

- A. I might stress, then spend anyway
- B. I avoid dealing with it right away
- C. I feel anxious, even if I can cover it
- D. I try to reorganize everything to stay in control
- E. I may still prioritize helping others if needed
- F. It reinforces my fear that things aren't stable





8. When you think about spending on yourself, you feel:

- A. Excited, but it can go too far
- B. Overwhelmed or avoidant
- C. Hesitant or uncomfortable
- D. Like it has to be justified or planned
- E. Guilty if others could use that money
- F. Like it might not be safe



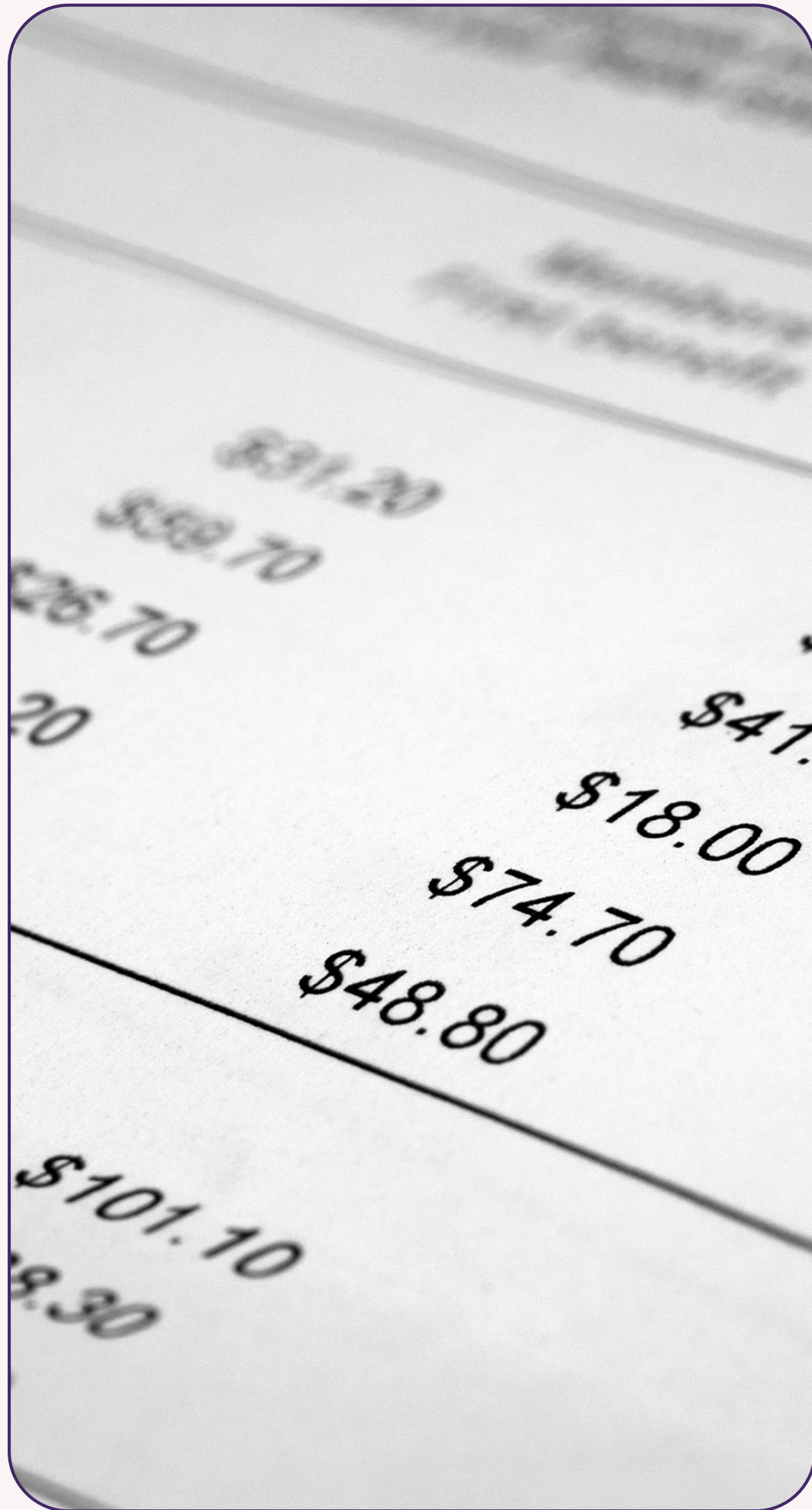
9. What best describes your financial habits over time?

- A. Cycles of spending and regret
- B. Avoidance and catching up later
- C. Saving but still feeling unsafe
- D. Consistent but rigid
- E. Giving beyond my capacity
- F. Ongoing worry regardless of reality



10. When opportunities arise (raising prices, investing, new income), you:

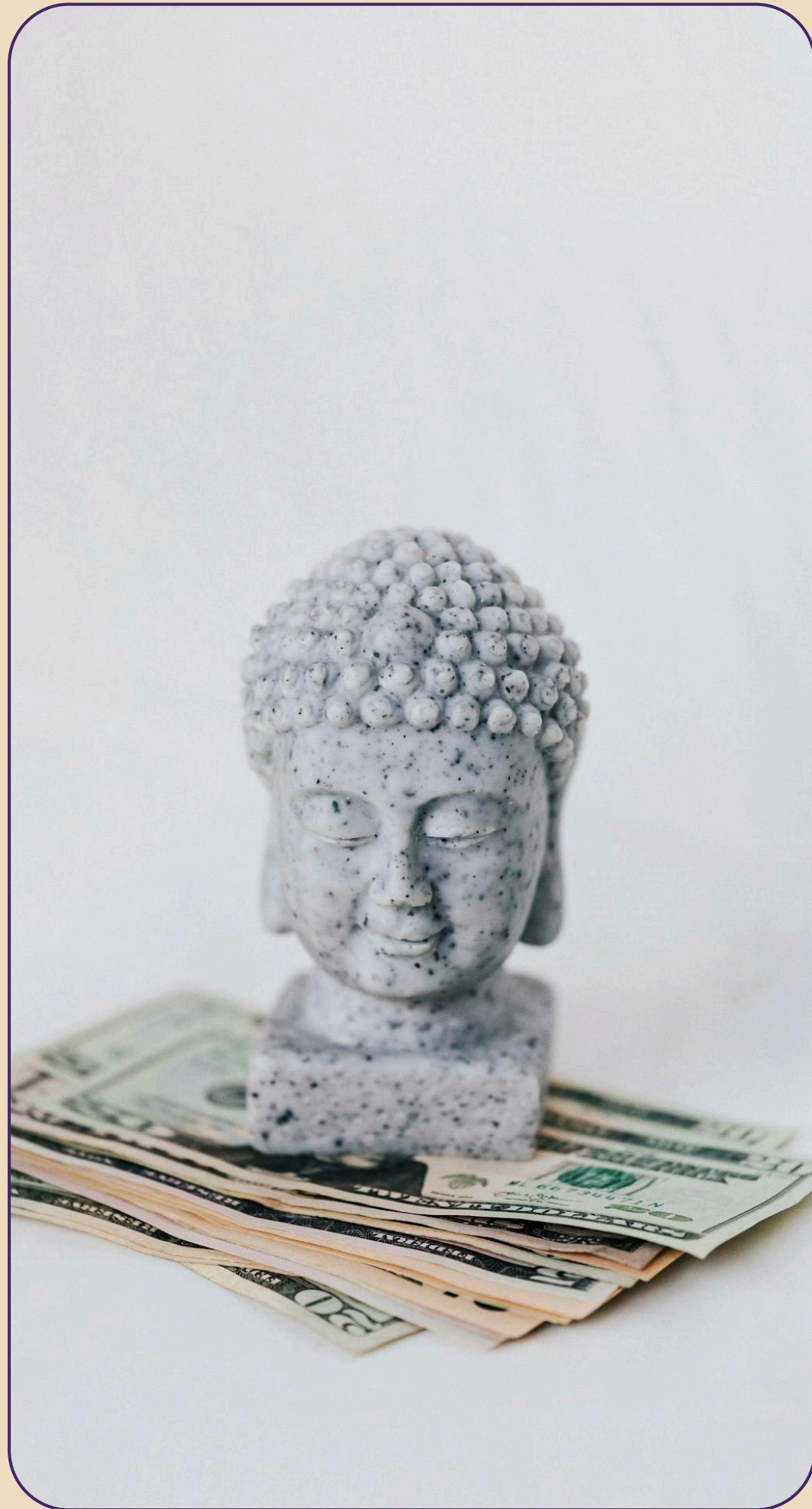
- A. Don't think too deeply and act quickly
- B. Avoid making a decision
- C. Feel hesitant or afraid to risk money
- D. Overanalyze every detail
- E. Think about others' needs first
- F. Assume it might not work out



11. How do you relate to financial security?

- A. It feels temporary. I enjoy money while I have it
- B. I don't engage with it enough to feel secure
- C. I try to build it, but don't feel it internally
- D. I create it through control and planning
- E. I focus more on supporting others
- F. It always feels just out of reach





12. What feels most true for you?

- A. I struggle to stop spending
- B. I struggle to face my finances
- C. I struggle to allow myself to spend
- D. I struggle to relax control
- E. I struggle to say no
- F. I struggle to feel like I have enough

Scoring Your Results

Look at the letter you chose most often.
If two letters are close, you may have a combination pattern (which is very common).

+



MOSTLY A's

Overspending / Compulsive Spending

What's likely happening:


Spending may be serving as a quick way to shift how you feel—relief, comfort, reward, or even escape. In the moment, it works. But afterward, it often creates a second layer of stress (regret, guilt, or financial pressure).

This isn't about lack of control—it's about your system reaching for something that helps right now.

You might notice:

- Spending when bored, stressed, or emotional
- "Just one thing" turning into more
- A cycle of intention → spending → regret

What can help (gently):

- Pause before purchase (even 10 minutes): not to stop yourself, just to create space
 - Name the feeling first: "I'm actually overwhelmed/lonely/tired"
 - Add alternatives, not restrictions: a walk, a call, a break, a reset
 - Create a 'safe-to-spend' amount: so you don't feel deprived
- 

MOSTLY B's

Financial Avoidance

What's likely happening:

Avoidance is often protection. If money feels overwhelming, confusing, or emotionally loaded, your system may choose not to look at all as a way to cope. Short-term, this reduces stress. Long-term, it tends to increase it.

You might notice:

- Not checking accounts or statements
- Putting off decisions or conversations about money
- Feeling a sense of dread around anything financial

What can help (gently):

- Start very small: 2-5 minutes of looking at your finances (set a timer)
 - Create a simple ritual: tea + checking one thing (not everything)
 - Remove pressure: you're not fixing anything, just becoming aware
 - Use support or structure: even a basic system can reduce overwhelm
- 

MOSTLY C's

Money Hoarding / Fear of Spending

What's likely happening:


Holding onto money may feel like safety. Spending—even on reasonable or necessary things—can trigger anxiety, as if something bad might happen later.

This pattern often comes from real experiences of instability or uncertainty.

You might notice:

- Difficulty spending, even when you can afford it
- Anxiety or guilt when money leaves
- Saving consistently, but still not feeling secure

What can help (gently):

- Practice "safe spending": start with small, planned amounts
 - Reassure your system: "I have enough for this"
 - Create a buffer number: a minimum balance that helps you feel safe
 - Track evidence of stability: remind yourself what is working
- 

MOSTLY D's Overcontrol / Rigidity


What's likely happening:

You've likely learned that control = safety. Budgeting, tracking, and planning can feel grounding, but when taken too far, it can create pressure, anxiety, or a sense of restriction.

You might notice:

- Stress when plans change
- Difficulty spending spontaneously
- Tight rules around money

What can help (gently):

- Build in flexibility on purpose: a small "no-rules" spending category
 - Notice when control becomes stress: not all control is helpful
 - Experiment with letting go (slightly): in low-risk situations
 - Focus on trust, not just control: both matter
- 

MOSTLY E's Overgiving / Financial Fawning


What's likely happening:

Giving may feel natural, but it can also be tied to approval, connection, or avoiding conflict. You might feel responsible for others, even when it costs you.

You might notice:

- Paying for others often
- Difficulty saying no
- Feeling guilty when you don't give

What can help (gently):

- Pause before saying yes: give yourself time to choose
 - Check in with yourself: "Can I actually afford this?"
 - Practice small no's: in low-stakes situations
 - Separate worth from giving: you don't have to earn your place
- 

MOSTLY F's Scarcity Thinking

What's likely happening:

Even if things are relatively stable, your system may still expect things to go wrong. This creates a constant background stress of "not enough."

You might notice:

- Worry about the future, even when things are okay
- Difficulty relaxing around money
- Feeling like you always need more to feel safe

What can help (gently):

- Orient to what is here now: "Right now, I am okay"
- Track what is working: income, support, stability
- Limit future spiraling: notice when your mind jumps ahead
- Build a sense of "enough": not just more



If you see yourself in more than one pattern

That's completely normal.

Most people don't fit neatly into one category.

Your Pattern Combination

If someone scores high in two areas:

- +
 - A + B (Spending + Avoidance): emotional spending followed by disconnection
 - C + F (Hoarding + Scarcity): never feeling safe, no matter how much you save
 - E + C (Overgiving + Hoarding): giving to others but restricting yourself
 - D + F (Control + Scarcity): managing tightly but still feeling anxious



Next Steps

Real change doesn't come from forcing yourself to "do better." It comes from understanding what your patterns are trying to do for you and finding new ways to create that same sense of safety, relief or control.

If you want to go deeper into your specific patterns and start shifting them in a way that actually lasts:

Book a session

luziabowden.com

Explore resources

luziabowden.com/blog

@money-sanctuary.com

