

identifying your starting point

In order to work out where we're going, we need to know where we are now: Our starting point! Each line below has two statements which reflect two opposing points of view. Choose the ONE statement that you agree with most, and mark on the circles how strongly you agree with that comment.

For example, in Q1. If you feel that your money doesn't meet your needs, then you may put in an answer in circles 1-3 depending on how strongly you agree with that statement. However, if you feel that your money does meet your needs, you may put an answer in circles 8 to 10 again depending on how strongly you agree with that statement. If you're feeling like your money sometimes meets your needs and sometimes doesn't, then you might choose to answer somewhere between 4-7.

	Strongly Agree -----Neutral-----Strongly Agree											
1.	My money doesn't meet my needs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	My money meets my needs
		1	2	3	4	5	6	7	8	9	10	
2.	I have difficulty distinguishing between needs, wants and "likes"	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I have a clear understanding between my needs, wants and "likes"
		1	2	3	4	5	6	7	8	9	10	
3.	I don't set financial goals	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I set financial goals
		1	2	3	4	5	6	7	8	9	10	
4.	I spend my money recklessly.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I spend my money consciously and in line with my values
		1	2	3	4	5	6	7	8	9	10	
5.	My debt levels are out of control/hard to manage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I have a manageable level of debt
		1	2	3	4	5	6	7	8	9	10	
6.	I struggle to meet repayments and am regularly late	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I pay my bills and meet my repayments on time
		1	2	3	4	5	6	7	8	9	10	
7.	I constantly wonder where my money went	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I have a system for tracking and managing my money
		1	2	3	4	5	6	7	8	9	10	
8.	I lack the confidence in managing my money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I am confident in managing my money
		1	2	3	4	5	6	7	8	9	10	
9.	I am unsure of my financial future, it looks poor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	I am optimistic about my financial future
		1	2	3	4	5	6	7	8	9	10	
10.	I don't feel that I have control over my financial future	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	My financial future is within my control
		1	2	3	4	5	6	7	8	9	10	

11. I am unsure where to seek advice / who to trust I know who from, where and how to seek advice in relationship to money
12. Money causes friction in my relationships Money is not an issue in my relationships
13. I find it difficult to communicate clearly and with honesty about money I communicate honestly and confidently about money
14. I am working towards someone else's definition of success I am working towards my own definition of success
15. My thoughts about money are mostly negative I think of money positively
16. I do not have a cash buffer or any savings to cover unexpected events or emergencies I am resilient when it comes to meeting unexpected expenses
17. I am unsure of who I can rely on or ask support from when it comes to my money I know who to ask for support and have a great wealth "tribe"
18. I feel that I do without, there is not enough abundance in my life I am grateful for the abundance in my life
19. I don't like to give money away I am generous with my money
20. My relationship with money needs work I have a good relationship with money

To get your "score" add up your total of all the answers. My total score is: _____

Now divide this number by 200 and multiple that by 100. This will give you a _____ % score and your starting point.