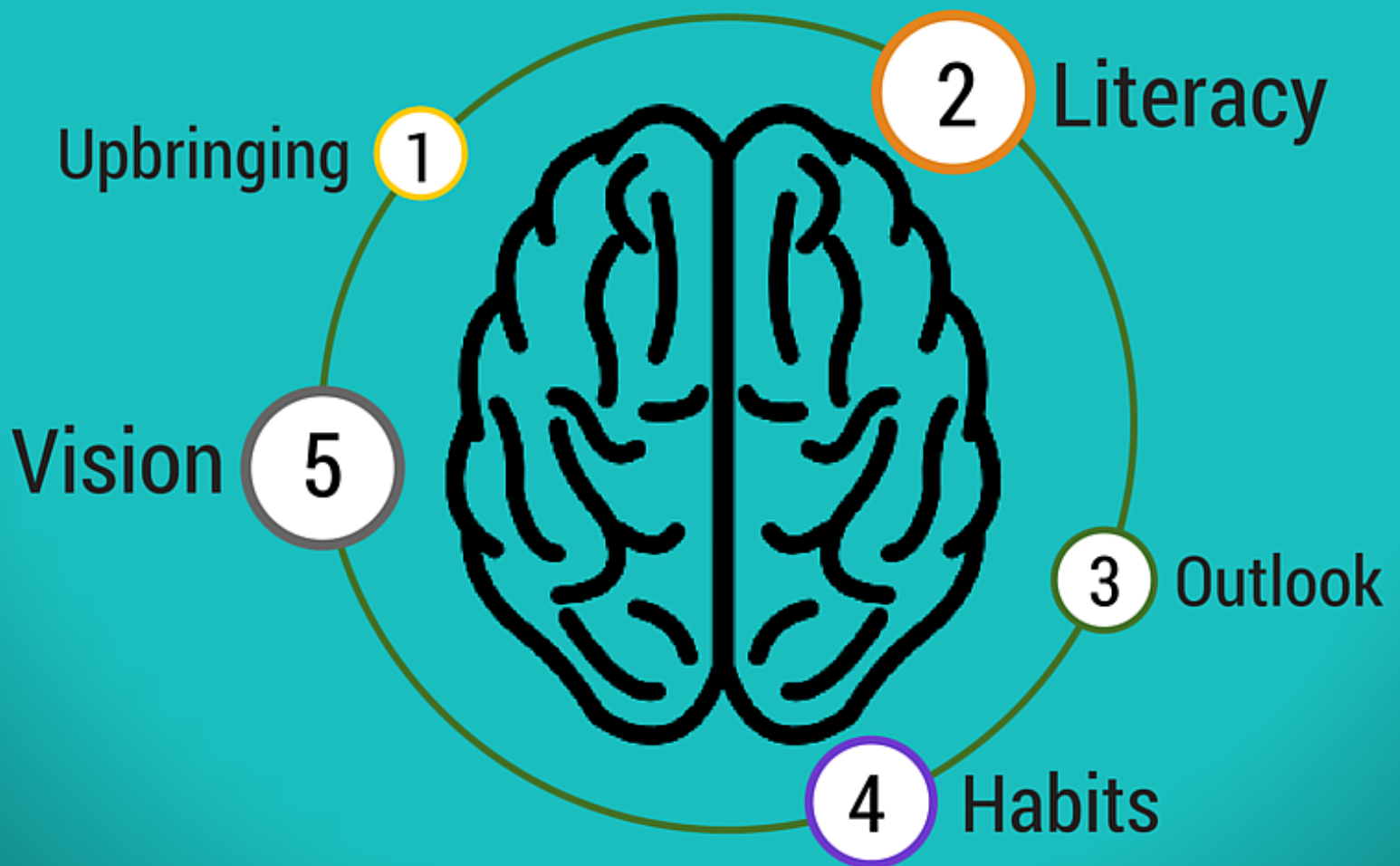


Your
**MONEY
BRAIN**

THE 5 THINGS THAT MAKE YOU TICK



A New Way to Understand How You
and Your Partner Do Money

Financial Upbringing

The financial circumstances in which you grew up and your family's role in your financial education.

Financial Literacy

Your knowledge of basic financial concepts that enable you to manage your personal finances.

Outlook on Money

Your outlook includes your feelings and deep-rooted beliefs about money and the role it plays in your life.

Financial Habits

The set of practices that you use to manage your money on a daily basis (or lack thereof).

Life Vision

This encompasses your hopes and dreams for the future, including your financial expectations.

Basic Information

Name	Christina	Alex
Age	26	26
Education	Bachelor's Degree	Master's Degree
Income	\$50,001-\$100,000	\$50,001-\$100,000
Relationship Status	Seriously Dating	
Live Together	No	

Summary

Money Brain Area	Comments
Financial Upbringing	You two were brought up very similarly.
Financial Literacy	As a team, you're on your way - keep working on strengthening your knowledge and help each other learn.
Outlook on Money	Your outlooks on money are pretty different based on the questions in the assessment.
Financial Habits	You two have quite a bit of overlap in your financial habits but there are still some key differences.
Life Vision	You two have quite a bit of overlap in your life visions but there are still some key differences.

Next Steps

1. Read through your assessment, paying particular attention to the areas where you have differences - Outlook on Money, Financial Habits and Life Vision. Look at the questions you answered differently.
2. Discuss: What are 3 things you each learned about the other? What are the 3 most important things you have in common and 3 you don't?
3. Skype consultation with a SageCouple expert to discuss your assessment.

Assessment - Partner 1

CHRISTINA

FINANCIAL UPBRINGING

Question	Answer	Points
10	B	N/A*
11	B	N/A*
12	B	1
13	B	1
14	A	2
15	B	1
16	A	N/A*
17	A	2
18	A	1
19	A	1
20	C	N/A*

Your Total Points 9

*These questions don't count toward your score.

FINANCIAL LITERACY

Question	Answer	Points	Theme
21	C	0	Savings
22	A	1	Bank accounts
23	C	0	Credit

ASSESSMENT

Total Points What the Points Mean

0-3	Ok, so you weren't exactly trained by a financial ninja in your early years. From what you've told us, your family didn't give you the tools for talking about money or working on your finances, either on your own or with a significant other. Perhaps you also observed some negative financial situations in your household. However, just because you didn't get strong financial guidance when you were growing up, it doesn't mean you're doomed. Far from it! Forge your own path and don't be bogged down by the past.
4-8	Your family taught you a few things about money, we'll give them that. They weren't financial black belts but they definitely gave you some tools for talking about money and working on your finances. This benefits not just you but also your significant other, when it comes to managing your money as a couple. However, there were some things about money that your family didn't teach you, or perhaps you observed some negative financial situations in your household. As long as you're aware of the pitfalls, you can avoid making the same financial missteps as your parents. Take the good and leave the not-so-good!
9-11	You're lucky! Your family did a good job teaching you about dollars and sense (ha, we love puns). They gave you a solid foundation for talking about finances and working on your money. This benefits not just you but also your significant other, when it comes to managing your money as a couple and creating a system that works for both of you. High five!

ASSESSMENT

Total Points What the Points Mean

0-7	Let's face it - you're no financial Einstein. Don't get mad! We mean this in the best way possible. Even if you don't know much about financial concepts right now, you can easily learn! This stuff is not rocket science. You have some work to do, but it's never too late to get a working knowledge of basic concepts...or become a financial wizard, if you're feeling extra motivated!
8-15	You're on your way! You have a working knowledge of many basic financial concepts. But don't get cocky! You still have some things to learn - quite a bit if you scored less than 13 points. Keep beefing up your financial knowledge! It's never too late to learn...or become a financial wizard, if you're feeling extra motivated!

24	D	1	Credit
25	A	1	Credit
26	A	0	Credit Cards
27	B	1	Credit Cards
28	C	1	Loans
29	A	0	Insurance
30	A	1	Loans
31	B	1	Inflation
32	A	0	Investing
33	B	1	Investing
34	A	1	Investing
35	A	1	Compound interest
36	A	0	401k
37	A	1	401k
38	C	0	401k
39	A	1	Net Worth

Your Total Points 12

MONEY OUTLOOK

Question	Answer
40	C
41	C
42	8
43	1
44	1
45	2
46	1
47	5

16-19 Hey there, smarty pants. You did great! You have a strong working knowledge of basic financial concepts. If there are topics where you feel shaky, beef up your knowledge. And remember that if you're strong in a financial area and your significant other isn't - or vice versa - you can teach each other. Two financial wizards are better than one!

Results by Theme

Compound interest	You get it!
Savings / bank accounts	Boost your knowledge!
Credit	Boost your knowledge!
Credit cards	Boost your knowledge!
Loans	You get it!
Renter's insurance	Boost your knowledge!
Inflation	You get it!
Investing	Boost your knowledge!
401k	Boost your knowledge!
Net Worth	You get it!

SUMMARY

Interpretation

You feel neutral about making a lot of money.

You define making a lot of money as \$250,000 a year.

You have more positive than negative emotions about money.

You chose 1 out of 6 statements that indicate you are skeptical toward money.

You chose 1 out of 6 statements that indicate you are focused on happiness beyond money.

You chose 2 out of 6 statements that indicate you are practical about the role of money.

You chose 1 out of 6 statements that indicate you are careful with money.

You chose 5 out of 6 statements that indicate you are carefree toward money.

Positive
Low
Low
Low
Low
High

FINANCIAL HABITS

Question	Answer	Points	Theme
49	A	3	Talking about \$
50	A	3	Knowing your \$
51	A	3	Knowing your \$
52	C	1	Planning
53	C	1	Budgeting
54	A	3	Spending
55	C	1	Credit cards
56	B	2	Saving
57	B	2	Saving
58	A	3	Saving
59	D	0	Investing
60	A	3	Retirement
61	A	3	Debt
62	C	1	Credit score
63	A	3	Risk taking

Your Total Points

32

You feel neither confident nor worried about your ability to manage your personal finances.

ASSESSMENT

Total Points What the Points Mean

0-15	You're like a kung fu student standing at the bottom of a steep stone staircase that you must climb to meet your master who will teach you many things. In other words, you're a beginner money manager. We mean this in the best possible way because you can only get stronger and more experienced from here! Right now, you may not be that great at talking about money. You probably don't do much financial planning - whether it's mapping out your spending and savings or figuring out your retirement funds. You may not have much saved up and may be working through some debt. But that's ok! You can become a financial kung fu master!
16-35	You are like Jennifer Grey in that satisfying final scene of Dirty Dancing - you've mastered the dance moves and look good out there but you're not a pro yet. You are doing a pretty good job of managing your money. You're pretty comfortable talking about money and do some financial planning. Maybe you're tracking expenses against a budget, and maybe you've started some investment and retirement planning. You've likely got some savings and may be tackling some debt. The bottom line is that you have a good foundation, but there's always more to learn!
36-45	You are like a hawk watching your baby birds, a.k.a. your money. You are a strong money manager! You're conservatively monitoring where every dollar goes. You have a well thought out financial plan that you stick to most of the time. You have a good savings cushion and are set up with investments and retirement accounts. You are comfortable talking about money. Make sure you stay true to your goals and life vision and keep working toward them in your financial planning!

Results by Theme

Your comfort level with talking about money	High
Your knowledge of your own financial situation	High
Your tendency to plan out your finances	Low
Your tendency to budget and track expenses	Low
Your tendency to be frugal	High
Your level of comfort with and knowledge of credit card	Low
Your focus on saving	High
The level of diversification in your investments	Very Low
Your tendency to plan for your future retirement	High
Your sense of urgency to pay down debt	High
Your level of knowledge about credit scores	Low
Your level of avoiding financial risk	High

LIFE VISION*

Question	Answer
64	C
65	B
66	D
67	D
68	C
69	C
70	A
71	A
72	A
73	A
74	B
75	C
76	B
77	E
78	B

*These questions aren't scored.

Assessment - Partner 2

ALEX

FINANCIAL UPBRINGING

Question	Answer	Points
10	B	N/A*
11	A	N/A*
12	B	1
13	B	1
14	A	2
15	B	1
16	B	N/A*
17	A	2
18	A	1
19	B	0
20	C	N/A*

Your Total Points 8

*These questions don't count toward your score.

FINANCIAL LITERACY

Question	Answer	Points	Theme
21	B	1	Savings
22	A	1	Bank accounts
23	C	0	Credit

ASSESSMENT

Total Points What the Points Mean

0-3 Ok, so you weren't exactly trained by a financial ninja in your early years. From what you've told us, your family didn't give you the tools for talking about money or working on your finances, either on your own or with a significant other. Perhaps you also observed some negative financial situations in your household. However, just because you didn't get strong financial guidance when you were growing up, it doesn't mean you're doomed. Far from it! Forge your own path and don't be bogged down by the past.

4-8 Your family taught you a few things about money, we'll give them that. They weren't financial black belts but they definitely gave you some tools for talking about money and working on your finances. This benefits not just you but also your significant other, when it comes to managing your money as a couple. However, there were some things about money that your family didn't teach you, or perhaps you observed some negative financial situations in your household. As long as you're aware of the pitfalls, you can avoid making the same financial missteps as your parents. Take the good and leave the not-so-good!

9-11 You're lucky! Your family did a good job teaching you about dollars and sense (ha, we love puns). They gave you a solid foundation for talking about finances and working on your money. This benefits not just you but also your significant other, when it comes to managing your money as a couple and creating a system that works for both of you. High five!

ASSESSMENT

Total Points What the Points Mean

0-7 Let's face it - you're no financial Einstein. Don't get mad! We mean this in the best way possible. Even if you don't know much about financial concepts right now, you can easily learn! This stuff is not rocket science. You have some work to do, but it's never too late to get a working knowledge of basic concepts...or become a financial wizard, if you're feeling extra motivated!

8-15 You're on your way! You have a working knowledge of many basic financial concepts. But don't get cocky! You still have some things to learn - quite a bit if you scored less than 13 points. Keep beefing up your financial knowledge! It's never too late to learn...or become a financial wizard, if you're feeling extra motivated!

24	D	1	Credit
25	A	1	Credit
26	A	0	Credit Cards
27	B	1	Credit Cards
28	C	1	Loans
29	D	1	Insurance
30	A	1	Loans
31	B	1	Inflation
32	B	0	Investing
33	B	1	Investing
34	A	1	Investing
35	A	1	Compound interest
36	A	0	401k
37	A	1	401k
38	C	0	401k
39	A	1	Net Worth

Your Total Points 14

MONEY OUTLOOK

Question	Answer
40	D
41	B
42	10
43	1
44	0
45	4
46	0
47	2

16-19 Hey there, smarty pants. You did great! You have a strong working knowledge of basic financial concepts. If there are topics where you feel shaky, beef up your knowledge. And remember that if you're strong in a financial area and your significant other isn't - or vice versa - you can teach each other. Two financial wizards are better than one!

Results by Theme

Compound interest	You get it!
Savings / bank accounts	You get it!
Credit	Boost your knowledge!
Credit cards	Boost your knowledge!
Loans	You get it!
Renter's insurance	You get it!
Inflation	You get it!
Investing	Boost your knowledge!
401k	Boost your knowledge!
Net Worth	You get it!

SUMMARY

Interpretation

Making a lot of money is important to you.	
You define making a lot of money as \$100,000 a year.	
You have more positive than negative emotions about money.	Positive
You chose 1 out of 6 statements that indicate you are skeptical toward money.	Low
You chose 0 out of 6 statements that indicate you are focused on happiness beyond money.	Not Applicable
You chose 4 out of 6 statements that indicate you are practical about the role of money.	Medium
You chose 0 out of 6 statements that indicate you are careful with money.	Not Applicable
You chose 2 out of 6 statements that indicate you are carefree toward money.	Low

FINANCIAL HABITS

Question	Answer	Points	Theme
49	B	2	Talking about \$
50	B	2	Knowing your \$
51	A	3	Knowing your \$
52	B	2	Planning
53	B	2	Budgeting
54	C	1	Spending
55	C	1	Credit cards
56	A	3	Saving
57	B	2	Saving
58	A	3	Saving
59	D	0	Investing
60	A	3	Retirement
61	A	3	Debt
62	D	0	Credit score
63	B	2	Risk taking

Your Total Points

29

You feel neither confident nor worried about your ability to manage your personal finances.

ASSESSMENT

Total Points What the Points Mean

0-15	You're like a kung fu student standing at the bottom of a steep stone staircase that you must climb to meet your master who will teach you many things. In other words, you're a beginner money manager. We mean this in the best possible way because you can only get stronger and more experienced from here! Right now, you may not be that great at talking about money. You probably don't do much financial planning - whether it's mapping out your spending and savings or figuring out your retirement funds. You may not have much saved up and may be working through some debt. But that's ok! You can become a financial kung fu master!
16-35	You are like Jennifer Grey in that satisfying final scene of Dirty Dancing - you've mastered the dance moves and look good out there but you're not a pro yet. You are doing a pretty good job of managing your money. You're pretty comfortable talking about money and do some financial planning. Maybe you're tracking expenses against a budget, and maybe you've started some investment and retirement planning. You've likely got some savings and may be tackling some debt. The bottom line is that you have a good foundation, but there's always more to learn!
36-45	You are like a hawk watching your baby birds, a.k.a. your money. You are a strong money manager! You're conservatively monitoring where every dollar goes. You have a well thought out financial plan that you stick to most of the time. You have a good savings cushion and are set up with investments and retirement accounts. You are comfortable talking about money. Make sure you stay true to your goals and life vision and keep working toward them in your financial planning!

Results by Theme

Your comfort level with talking about money	Medium
Your knowledge of your own financial situation	High
Your tendency to plan out your finances	Medium
Your tendency to budget and track expenses	Medium
Your tendency to be frugal	Low
Your level of comfort with and knowledge of credit card	Low
Your focus on saving	High
The level of diversification in your investments	Very Low
Your tendency to plan for your future retirement	High
Your sense of urgency to pay down debt	High
Your level of knowledge about credit scores	Very Low
Your level of avoiding financial risk	Medium

LIFE VISION*

Question	Answer
64	A
65	B
66	D
67	C
68	B
69	C
70	B
71	B
72	A
73	A
74	A
75	A
76	B
77	E
78	A

*These questions aren't scored.

Partners Comparison

FINANCIAL UPBRINGING			
Question	CHRISTINA	ALEX	1 = Same Answer
10	B	B	1
11	B	A	0
12	B	B	1
13	B	B	1
14	A	A	1
15	B	B	1
16	A	B	0
17	A	A	1
18	A	A	1
19	A	B	0
20	C	C	1
Your Total Score			8

FINANCIAL LITERACY				
Question	CHRISTINA	ALEX	Correct Answer	Combined Points
21	C	B	B	1
22	A	A	B	2
23	C	C	D	0
24	D	D	D	2
25	A	A	A	2
26	A	A	D	0
27	B	B	B	2
28	C	C	C	2
29	A	D	D	1

ASSESSMENT	
Total Points	What the Points Mean
0-3	Your experiences with money were pretty different growing up.
4-7	You two have quite a bit of overlap in your financial upbringing but still have differences.
8-10	You two were brought up very similarly.

ASSESSMENT	
Total Points	What the Points Mean
0-15	As a team, you have some work to do, but it's never too late to learn!
16-31	As a team, you're on your way - keep working on strengthening your knowledge and help each other learn.
32-40	As a team, you're doing great! Strengthen your knowledge on questions you missed and help each other learn.

Results by Theme	CHRISTINA	ALEX
Compound interest	You get it!	You get it!
Savings / bank accounts	Boost your knowledge!	You get it!
Credit	Boost your knowledge!	Boost your knowledge!
Credit cards	Boost your knowledge!	Boost your knowledge!
Loans	You get it!	You get it!

30	A	A	A	2
31	B	B	B	2
32	A	B	D	0
33	B	B	B	2
34	A	A	A	2
35	A	A	A	2
36	A	A	C	0
37	A	A	A	2
38	C	C	D	0
39	A	A	A	2

Your Total Score 26

Renter's insurance	Boost your knowledge!	You get it!
Inflation	You get it!	You get it!
Investing	Boost your knowledge!	Boost your knowledge!
401k	Boost your knowledge!	Boost your knowledge!
Net Worth	You get it!	You get it!

MONEY OUTLOOK

Question	CHRISTINA	ALEX	1 = Same Answer
40	C	D	0
41	C	B	0
42	Positive	Positive	1
43	Low	Low	1
44	Low	Not Applicable	0
45	Low	Medium	0
46	Low	Not Applicable	0
47	High	Low	0
48	C	C	1

Your Total Score 3

FINANCIAL HABITS

Question	CHRISTINA	ALEX	1 = Same Answer
49	A	B	0
50	A	B	0
51	A	A	1

ASSESSMENT

Total Points What the Points Mean

0-3	Your outlooks on money are pretty different.
4-6	You two have quite a bit of overlap in your outlook on money but there are still some key differences.
7-9	You two have very similar outlooks on money.

ASSESSMENT

Total Points What the Points Mean

0-5	Your financial habits are pretty different.
6-10	You two have quite a bit of overlap in your financial habits but there are still some key differences.
11-15	You two have very similar financial habits.

52	C	B	0
53	C	B	0
54	A	C	0
55	C	C	1
56	B	A	0
57	B	B	1
58	A	A	1
59	D	D	1
60	A	A	1
61	A	A	1
62	C	D	0
63	A	B	0

Your Total Score 7

LIFE VISION

Question	CHRISTINA	ALEX	1 = Same Answer
1	C	A	0
2	B	B	1
3	D	D	1
4	D	C	0
5	C	B	0
6	C	C	1
7	A	B	0
8	A	B	0
9	A	A	1
10	A	A	1
11	B	A	0
12	C	A	0
13	B	B	1
14	E	E	1

Results by Theme

	CHRISTINA	ALEX
Your comfort level with talking about money	High	Medium
Your knowledge of your own financial situation	High	High
Your tendency to plan out your finances	Low	Medium
Your tendency to budget and track expenses	Low	Medium
Your tendency to be frugal	High	Low
Your level of comfort with and knowledge of credit cards	Low	Low
Your focus on saving	High	High
The level of diversification in your investments	Very Low	Very Low
Your tendency to plan for your future retirement	High	High
Your sense of urgency to pay down debt	High	High
Your level of knowledge about credit scores	Low	Very Low
Your level of avoiding financial risk	High	Medium

ASSESSMENT

Total Points What the Points Mean

0-5	You and your partner's life visions are pretty different.
6-10	You two have quite a bit of overlap in your life visions but there are still some key differences.
11-15	You two have very similar life visions.

15

B

A

0

Your Total Score

7

Your "Money Brain" Assessment

Response ID:11 Data

1. GREAT! LET'S START WITH A FEW BASIC QUESTIONS ABOUT YOURSELF

1. Hello. What's your first and last name?

●●●●

2. Greetings! And your email is...

●●●●●●

3. What's your significant other's first and last name? After he or she completes this assessment, we'll compare your answers for you.

●●●●

4. Great! And his or her email?

●●●●●●

5. What's your relationship status?

Seriously dating

6. Do you live together?

No

7. A few more! When is your birthday?

02/11/1990

8. What's your education level?

Bachelor's degree

9. Do you mind telling us how much you make a year? Together with the other questions, this helps us understand our customers.

\$50,001 - 100,000

Time Spent on Basic Info Page

77

2. NOW, WE'D LIKE TO ASK ABOUT YOUR FAMILY'S ROLE IN YOUR FINANCIAL EDUCATION

10. When you were growing up, did you consider your family...

Middle class

11. Growing up, how did you feel about your family's financial situation?

Neutral Face

12. Which best describes how much your parents discussed their money with you?

They answered honestly if I asked but didn't volunteer any information

13. Did you hear your parents argue about money...

Sometimes

14. Which best describes how your parents managed their money?

They had a system for working together on their money (for example, one paid the bills and the other oversaw investments)

15. Did one parent discover that the other parent had a money secret, like a secret bank account, credit card or debt?

Not that I know of!

16. When you were growing up...

Both parents worked

17. When your parents bought things, they...

Looked for deals on food, everyday items and big purchases

18. If you asked your parents to buy you something...

They explained the value of money and bought me some things but not everything

19. Did your parents encourage you to get a part-time job, give you an allowance, or pay you for achieving something (like good grades or doing your chores)?

Yes, they did some or all of this

20. When did you completely stop getting financial help from your parents? (Living with them counts as financial help.)

When I got my first full time job

Time Spent on Financial Upbringing Page

120

3. NEXT, WE'LL ASK SOME QUESTIONS ABOUT FINANCIAL CONCEPTS

21. As a general rule of thumb, how much should you set aside in a savings account, in case something unexpected happens?

Enough to cover 7-12 months of expenses

22. If your bank or credit union fails, your account is protected up to \$250,000.

True

23. What affects your FICO Score, a widely used credit scoring system?

The ratio of your credit card debt to your credit limit

24. What does a credit report include?

All of the above

25. Negative information stays on your credit report for 7 years, and certain bankruptcies stay for 10 years.

True

26. Which of the following is a false statement about how credit cards work?

You don't get charged interest if you pay off the full balance by the due date

27. If you have debt on multiple credit cards with high interest rates and don't have the money to pay it off, what should you

do?

Pay as much as you possibly can on the card that has the highest interest rate and continue minimum payments on the other cards

28. What does APR stand for?

Annual Percentage Rate

29. What can renter's insurance protect you from?

Damage to your belongings due to fire or water

30. All else being equal, a 30-year mortgage has lower monthly payments than a 15-year mortgage, but you will pay more interest over the life of the 30-year mortgage.

True

31. 10 years from now, you make twice what you do today and the price of everything doubles. How much will you be able to buy?

Same as today

32. Which institution protects the money you invest in the stock market?

FDIC (Federal Deposit Insurance Corporation)

33. If you invest \$3,000 in the shares of one company, it's safer than investing \$3,000 in a mutual fund that includes shares of many companies.

False

34. All else being equal, investments with higher returns tend to have higher risk.

True

35. Maria and David have different approaches to saving for retirement. Maria starts putting \$100 each month into a savings account when she's 25 and stops when she's 45 but leaves the money in the account until she retires at 65. David starts saving when he's 45, also putting \$100 each month into a savings account for 20 years until he retires at 65. If they have the same interest rate on their accounts, who has more money when they retire at 65?

Maria

36. Which of these is a true statement about 401(k) plans?

There's no maximum to how much you can contribute from your paycheck to the plan

37. If you have a standard 401(k) plan, you contribute income to the plan...

Before paying income tax on it and pay taxes when you withdraw funds from the plan

38. Your employer offers a 401(k) and matches 50% of your contribution, up to 3% of your income per year. Your income is \$50,000 and you put \$5,000 into your 401(k) annually. How much does your employer put in?

\$1,500

39. You have \$10,000 in your savings account, \$5,000 in your checking account, \$30,000 in your 401(k), \$3,000 in credit card debt and \$10,000 in student loan debt. What is your net worth?

\$32,000

Time Spent on Financial Literacy Page

342

4. YOU'RE DOING GREAT! NOW, LET'S EXPLORE HOW YOU FEEL ABOUT MONEY

40. How important is it to you to make a lot of money?

Neutral

41. How much money is "a lot" to you?

\$250,000 per year

42. What does money represent to you? Choose the words that you associate MOST strongly with money.

Freedom
Stability
Control
Independence
Power
Security
Work
Fun
Generosity
Greed
Responsibility
Anxiety
Desire
Guilt
Opportunity
Confidence
Options
Success
Conflict
Adventure
Pleasure
Possibility
Pressure
Well-being

In the next 5 questions, we'd like to know your BELIEFS about money.

43. Pick all the statements that speak to you.

Money doesn't grow on trees.

44. Pick all the statements that speak to you.

The real measure of your wealth is how much you'd be worth if you lost all your money.

45. Pick all the statements that speak to you.

Money doesn't buy happiness but it makes misery a lot easier to cope with.

Money is power.

46. Pick all the statements that speak to you.

Never spend your money before you have it.

47. Pick all the statements that speak to you.

You can't take it with you when you die so enjoy it now.
Do what you love and the money will follow.
It frees you from doing things you dislike.
Money makes your life easier. If you're lucky to have it, you're lucky.
Don't let making a living prevent you from making a life.

48. How do you rate your ability to manage your money, including budgeting, saving, investing, retirement planning and other financial matters?

Neutral

Time Spent on Money Outlook Page

246

5. GREAT! NEXT, WE'D LIKE TO ASK ABOUT YOUR MONEY MANAGEMENT HABITS

49. When it comes to talking about money, you...

Feel comfortable discussing money with friends and family

50. If we asked your net worth, you would...

Know exactly how much you have in assets and owe in debts and track the amounts over time

51. When you look at your paycheck, you...

Understand all the line items that are subtracted from your gross pay (income taxes, Social Security tax, Medicare tax, 401K, health insurance, etc.)

52. What is your approach to financial planning?

Want to have a plan but haven't gotten around to creating it or don't know how to start

53. What's your approach to budgeting?

Check my statements and generally know how much is coming in and going out but don't stick to any limits

54. When you buy big ticket items and everyday things, you...

Only buy things that are on sale or secondhand

55. You usually pay for things using a...

Check, cash or debit card that doesn't give points or cash back

56. What's your approach to saving?

After paying my monthly expenses, move the extra money into a savings account

57. If you lost your job, your savings would last...

Less than a year but more than 3 months

58. Where do you keep your savings?

In one or more savings, investment or retirement accounts

59. What is or would be your approach to investing in the stock market?

I don't know

60. When it comes to retirement accounts like a 401(k), IRA, or Roth IRA, you...

Have one or more active retirement accounts to which I regularly contribute

61. What is or would be your approach to managing student loans or credit card debt? Assume it's better to use your money toward the debt than to invest it.

As fast as possible, pay off the highest interest rate debt first and continue paying the minimum on the other debt; then attack the next highest interest rate debt

62. When it comes to credit, you...

Don't know my FICO score

63. Someone you know started a business and is looking for investor money to expand the company. This person has a strong track record in starting, running and selling businesses. What would you do?

Don't invest because startups are too risky

Time Spent on Financial Habits Page

222

6. YOU'RE ALMOST DONE! OUR FINAL QUESTIONS ARE ABOUT YOUR VISION FOR THE FUTURE

64. Do you expect to merge finances with your significant other?

Something in the middle - combine some assets but still have my own money

65. How much is enough? Imagine it's 10 years from now, and your earnings have grown to a point where you feel completely comfortable. You can take care of all your expenses, save enough for the future and stop worrying. What is the realistic number that will make you feel this way? If you're the only one earning, how much are you making? If your partner is also earning, what is your total household income?

\$100,000 per year

66. At what age do you want to retire?

65

67. What's your idea of a dream home?

Comfortable country house in a farm-like setting

68. How many times a year do you want to travel, including big trips and weekend getaways? Don't include work travel.

3-5

69. How many kids do you want?

2

70. Do you expect to work if you have kids?

Yes, full time

71. Do you expect your significant other to work if you have kids?

Yes, full time

72. Where do you want your kid(s) to go to school?

Public (free in the U.S.)

73. Do you want your kid(s) to go to college? Do you expect to pay for some or all of it?

Yes, Yes

74. Have you or would you ever help your parents or siblings with money?

No

75. You get an unexpected \$50,000 bonus at work. What's the MAIN thing you'd do?

Invest it

76. If you have to choose between a new car and traveling the world for two months, which do you choose?

Travel

77. If your significant other wants to buy something, you expect him or her to talk it over with you beforehand if it's...

\$500 or more

78. How do you imagine you and your significant other will manage money together?

We will do everything together

Time Spent on Life Vision Page

215

Time Spent on Survey

1223

City

Region

Zip Code

7. YOUR RESULTS!

Financial Upbringing

9

Financial Literacy

12

Outlook on Money (1)

3

Outlook on Money (2)

2

Outlook on Money (3)

8

Outlook on Money (4A)

1

Outlook on Money (4B)

1

Outlook on Money (4C)

2

Outlook on Money (4D)

1

Outlook on Money (4E)

5

Outlook on Money (5)

0

Financial Habits

32

2

Your "Money Brain" Assessment

Response ID:13 Data

1. GREAT! LET'S START WITH A FEW BASIC QUESTIONS ABOUT YOURSELF

1. Hello. What's your first and last name?

●●●●●

2. Greetings! And your email is...

●●●●●●

3. What's your significant other's first and last name? After he or she completes this assessment, we'll compare your answers for you.

●●●

4. Great! And his or her email?

●●●●●●

5. What's your relationship status?

Seriously dating

6. Do you live together?

No

7. A few more! When is your birthday?

01/04/1990

8. What's your education level?

Master's degree

9. Do you mind telling us how much you make a year? Together with the other questions, this helps us understand our customers.

\$50,001 - 100,000

Time Spent on Basic Info Page

63

2. NOW, WE'D LIKE TO ASK ABOUT YOUR FAMILY'S ROLE IN YOUR FINANCIAL EDUCATION

10. When you were growing up, did you consider your family...

Middle class

11. Growing up, how did you feel about your family's financial situation?

Happy Face

12. Which best describes how much your parents discussed their money with you?

They answered honestly if I asked but didn't volunteer any information

13. Did you hear your parents argue about money...

Sometimes

14. Which best describes how your parents managed their money?

They had a system for working together on their money (for example, one paid the bills and the other oversaw investments)

15. Did one parent discover that the other parent had a money secret, like a secret bank account, credit card or debt?

Not that I know of!

16. When you were growing up...

One parent worked and the other worked part-time or worked some years and not others

17. When your parents bought things, they...

Looked for deals on food, everyday items and big purchases

18. If you asked your parents to buy you something...

They explained the value of money and bought me some things but not everything

19. Did your parents encourage you to get a part-time job, give you an allowance, or pay you for achieving something (like good grades or doing your chores)?

Not really

20. When did you completely stop getting financial help from your parents? (Living with them counts as financial help.)

When I got my first full time job

Time Spent on Financial Upbringing Page

268

3. NEXT, WE'LL ASK SOME QUESTIONS ABOUT FINANCIAL CONCEPTS

21. As a general rule of thumb, how much should you set aside in a savings account, in case something unexpected happens?

Enough to cover 3-6 months of expenses

22. If your bank or credit union fails, your account is protected up to \$250,000.

True

23. What affects your FICO Score, a widely used credit scoring system?

The ratio of your credit card debt to your credit limit

24. What does a credit report include?

All of the above

25. Negative information stays on your credit report for 7 years, and certain bankruptcies stay for 10 years.

True

26. Which of the following is a false statement about how credit cards work?

You don't get charged interest if you pay off the full balance by the due date

27. If you have debt on multiple credit cards with high interest rates and don't have the money to pay it off, what should you

do?

Pay as much as you possibly can on the card that has the highest interest rate and continue minimum payments on the other cards

28. What does APR stand for?

Annual Percentage Rate

29. What can renter's insurance protect you from?

All of the above

30. All else being equal, a 30-year mortgage has lower monthly payments than a 15-year mortgage, but you will pay more interest over the life of the 30-year mortgage.

True

31. 10 years from now, you make twice what you do today and the price of everything doubles. How much will you be able to buy?

Same as today

32. Which institution protects the money you invest in the stock market?

SEC (Securities and Exchange Commission)

33. If you invest \$3,000 in the shares of one company, it's safer than investing \$3,000 in a mutual fund that includes shares of many companies.

False

34. All else being equal, investments with higher returns tend to have higher risk.

True

35. Maria and David have different approaches to saving for retirement. Maria starts putting \$100 each month into a savings account when she's 25 and stops when she's 45 but leaves the money in the account until she retires at 65. David starts saving when he's 45, also putting \$100 each month into a savings account for 20 years until he retires at 65. If they have the same interest rate on their accounts, who has more money when they retire at 65?

Maria

36. Which of these is a true statement about 401(k) plans?

There's no maximum to how much you can contribute from your paycheck to the plan

37. If you have a standard 401(k) plan, you contribute income to the plan...

Before paying income tax on it and pay taxes when you withdraw funds from the plan

38. Your employer offers a 401(k) and matches 50% of your contribution, up to 3% of your income per year. Your income is \$50,000 and you put \$5,000 into your 401(k) annually. How much does your employer put in?

\$1,500

39. You have \$10,000 in your savings account, \$5,000 in your checking account, \$30,000 in your 401(k), \$3,000 in credit card debt and \$10,000 in student loan debt. What is your net worth?

\$32,000

Time Spent on Financial Literacy Page

441

4. YOU'RE DOING GREAT! NOW, LET'S EXPLORE HOW YOU FEEL ABOUT MONEY

40. How important is it to you to make a lot of money?

Important

41. How much money is "a lot" to you?

\$100,000 per year

42. What does money represent to you? Choose the words that you associate MOST strongly with money.

Freedom
Stability
Control
Independence
Security
Fun
Generosity
Safety
Tool
Anxiety
Annoyance
Options
Success
Achievement
Adventure
Pleasure
Well-being

In the next 5 questions, we'd like to know your BELIEFS about money.

43. Pick all the statements that speak to you.

Money doesn't grow on trees.

44. Pick all the statements that speak to you.

None of these

45. Pick all the statements that speak to you.

You must spend money to make money.
Money makes the world go round.
Money is power.
Time is money.

46. Pick all the statements that speak to you.

None of these

47. Pick all the statements that speak to you.

It frees you from doing things you dislike.
Money makes your life easier. If you're lucky to have it, you're lucky.

48. How do you rate your ability to manage your money, including budgeting, saving, investing, retirement planning and other financial matters?

Neutral

Time Spent on Money Outlook Page

429

5. GREAT! NEXT, WE'D LIKE TO ASK ABOUT YOUR MONEY MANAGEMENT HABITS

49. When it comes to talking about money, you...

Talk about money occasionally but don't go into detail

50. If we asked your net worth, you would...

Have a ballpark idea of what your assets and debts are and check the accounts occasionally

51. When you look at your paycheck, you...

Understand all the line items that are subtracted from your gross pay (income taxes, Social Security tax, Medicare tax, 401K, health insurance, etc.)

52. What is your approach to financial planning?

Set financial goals but don't know if I'm on track to reach them

53. What's your approach to budgeting?

Set a general limit for how much I spend overall each month but don't track specific categories

54. When you buy big ticket items and everyday things, you...

Shop around for a good deal on big purchases but don't spend time on cost comparisons for the little things

55. You usually pay for things using a...

Check, cash or debit card that doesn't give points or cash back

56. What's your approach to saving?

Automatically allocate a certain portion of my paycheck to a savings, investment and/or retirement account

57. If you lost your job, your savings would last...

Less than a year but more than 3 months

58. Where do you keep your savings?

In one or more savings, investment or retirement accounts

59. What is or would be your approach to investing in the stock market?

I don't know

60. When it comes to retirement accounts like a 401(k), IRA, or Roth IRA, you...

Have one or more active retirement accounts to which I regularly contribute

61. What is or would be your approach to managing student loans or credit card debt? Assume it's better to use your money toward the debt than to invest it.

As fast as possible, pay off the highest interest rate debt first and continue paying the minimum on the other debt; then attack the next highest interest rate debt

62. When it comes to credit, you...

Don't know what a FICO score is

63. Someone you know started a business and is looking for investor money to expand the company. This person has a strong track record in starting, running and selling businesses. What would you do?

Ask to see their financial statements and ask detailed questions about the company's operations, marketing, management and plans for the future before making the decision

Time Spent on Financial Habits Page

351

6. YOU'RE ALMOST DONE! OUR FINAL QUESTIONS ARE ABOUT YOUR VISION FOR THE FUTURE

64. Do you expect to merge finances with your significant other?

Yes, I expect to combine accounts - what's mine is theirs and vice versa

65. How much is enough? Imagine it's 10 years from now, and your earnings have grown to a point where you feel completely comfortable. You can take care of all your expenses, save enough for the future and stop worrying. What is the realistic number that will make you feel this way? If you're the only one earning, how much are you making? If your partner is also earning, what is your total household income?

\$100,000 per year

66. At what age do you want to retire?

65

67. What's your idea of a dream home?

Simple house on the beach

68. How many times a year do you want to travel, including big trips and weekend getaways? Don't include work travel.

1-2

69. How many kids do you want?

2

70. Do you expect to work if you have kids?

Yes, part time

71. Do you expect your significant other to work if you have kids?

Yes, part time

72. Where do you want your kid(s) to go to school?

Public (free in the U.S.)

73. Do you want your kid(s) to go to college? Do you expect to pay for some or all of it?

Yes, Yes

74. Have you or would you ever help your parents or siblings with money?

Yes

75. You get an unexpected \$50,000 bonus at work. What's the MAIN thing you'd do?

Save it

76. If you have to choose between a new car and traveling the world for two months, which do you choose?

Travel

77. If your significant other wants to buy something, you expect him or her to talk it over with you beforehand if it's...

\$500 or more

78. How do you imagine you and your significant other will manage money together?

We will split responsibilities for bill payment, investments and retirement planning according to what we are good at and like to do and keep each other in the loop

Time Spent on Life Vision Page

381

Time Spent on Survey

1933

City

Wellington

Region

G2

Zip Code

6011

7. YOUR RESULTS!

Financial Upbringing

8

Financial Literacy

14

Outlook on Money (1)

4

Outlook on Money (2)

1

Outlook on Money (3)

10

Outlook on Money (4A)

1

Outlook on Money (4B)

0

Outlook on Money (4C)

4

Outlook on Money (4D)

0

Outlook on Money (4E)

2

Outlook on Money (5)

0

Financial Habits

29

3
