

How Do Your Finances Affect Your Self-Image?

Obviously, we are much more than our credit scores or our bank balances. But being in debt, not following a budget, and not saving regularly can have a big impact on the way we think and feel about ourselves.

How do you see yourself now? Make a mark where you see yourself falling on each of these lines.

Out of control	— — — — — — — —	In control
Unhappy	— — — — — — — —	Happy
Stressed	— — — — — — — —	Relieved
Isolated	— — — — — — — —	Connected
Insecure	— — — — — — — —	Secure
Ashamed	— — — — — — — —	Proud
Overwhelmed	— — — — — — — —	Calm
Pessimistic	— — — — — — — —	Optimistic

If your marks fell closer to “out of control” or “unhappy,” you’re not alone. In surveys about money and happiness, people often say that they have less control over their finances than they have over any other topic. In one study, Americans were also less happy about their financial situations than they were about almost every other important aspect of their lives—including marriage, family, children, health, friendships, or appearance.

So, now imagine having changed a financial behavior. How would you see yourself then? In the chart above, make a new mark on each line that shows how your image would be different.