

WHAT'S YOUR FINANCIAL ATTITUDE?

Take this short quiz to identify your attitudes toward managing your personal finances.

1. For each question, put an X next to the answer that best describes your attitude.
2. Circle the point value for your answer.
3. Add up your points to determine your score.

Score: _____

Find your score on the next two pages to see if your attitude score describes your attitude.

Pts.	1. I find monitoring my bank account or credit card accounts very boring.
1	_____ Always
2	_____ Usually
3	_____ Sometimes
4	_____ Never
Pts.	2. I prefer not to think about my personal finances.
1	_____ Very True
2	_____ Mostly True
3	_____ Fairly Untrue
4	_____ Never True
Pts.	3. Thinking about the state of my personal finances makes me feel guilty or anxious.
1	_____ Always
2	_____ Usually
3	_____ Sometimes
4	_____ Never
Pts.	4. I get confused by financial jargon in the newspapers and on television.
1	_____ Always
2	_____ Usually
3	_____ Sometimes
4	_____ Never

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Pts.	5. I pay off my credit card bill in full each month.
1	_____ Never
2	_____ Sometimes
3	_____ Usually
4	_____ Always
Pts.	6. When I receive a bank or credit card statement, I:
1	_____ Don't look at it—I just throw it away.
2	_____ Don't look at it—I just store it someplace safe.
3	_____ Briefly scan it.
4	_____ Reconcile it.
Pts.	7. If given a choice, I'd prefer to do this:
1	_____ Clean the bathroom
3	_____ Reconcile bank/credit statements.
Pts.	8. I feel apprehensive when dealing with my personal finances.
1	_____ Yes
3	_____ No
Pts.	9. I pay my bills when I have the money, not always when they are due.
1	_____ Yes
3	_____ No
Pts.	10. I know my credit score.
1	_____ Yes
3	_____ No
Pts.	11. When faced with the prospect of dealing with my personal finances, the movie title "Nightmare on Elm Street" describes how I feel.
1	_____ Yes
3	_____ No

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Based on your quiz score, where do you fall in the spectrum? Keep in mind, this is only a starting point. Each grouping provides some ideas you can use to help you more actively manage your money matters.

Hesitant to Start

Score: 1–13

You have taken the first steps in gaining confidence to manage your money—way to go! Here are some suggestions to help you continue on your journey:

Start small. Find one thing to do differently. Check out the quizzes and calculators for ideas to help you improve your attitude and deal with your finances at [Thrivent.com](https://www.thrivent.com).

Reduce the stress in your life. Establish an emergency savings account so you are prepared for the unexpected. Start small and put a set amount away every month. A good rule of thumb is to have three to six months worth of income in savings.

Understand where your money is going. A budget or balanced spending plan will give you a clearer picture of your habits and help identify places to make a change.

Taking the First Steps

Score: 14–22

Sometimes it is tough to know where to begin. Here are some suggestions to help make your first step easier:

Find more money to save. Focus on big-ticket items and ask yourself—do I really need that? You can still enjoy a few pleasures; just be sure they are in your spending plans.

Review your credit scores annually. Make sure they are accurate. Your score impacts the interest you pay for loans, on credit cards, a mortgage, etc. Choose one credit bureau every four months. See the [Decoding Your Credit](#) workshop for more information.

Are you leaving money on the table? Make sure you are receiving your employer's full 401(k) match, if it is available. Putting more money into retirement may feel like a stretch at first, but once you do it, you won't notice the difference! No matter where you are in life, planning for retirement is key.

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Making Progress

Score: 23–30

Learning to deal with your finances in good times and bad will serve you well. Here are some ways to make it easier:

Automate your money management (e.g., automatic deposit, online bill pay). This can reduce worry and minimize late fees.

Continue to build your confidence with money matters. Find ways to educate yourself. Attend a Thrivent Financial educational workshop in your area. Visit [Thrivent.com](https://www.thrivent.com) under financial education for more information, tips and workshops.

Pay down your debt and save more for retirement. Check out the “Retirement Planning Calculator” on [Thrivent.com](https://www.thrivent.com) to see the power of saving now versus waiting one, five or 10 years.

Solid Foundation

Score: 31–39

You're off to a good start! Still, there's always room to know more and gain a better understanding to make sure you are moving toward your financial goals. Here's some food for thought:

Be wise with your money. You know where you are with respect to achieving your goals, and you have a plan to get there. Make sure you have clearly defined short-, medium- and long-term goals to help you make informed decisions for the future.

Save for retirement. Start now or increase your contribution by the same percentage as your pay increases. You won't notice a difference and your contributions will grow! Make sure you are contributing enough to receive your full employer match.

Be prepared for the unexpected. Work with a knowledgeable financial professional to understand what insurance coverages best meet your needs. Visit [Thrivent.com](https://www.thrivent.com) to locate a local Thrivent Financial professional.